



REPORT
ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
1958-59

KOLAR GOLD FIELD

LABOUR BUREAU
MINISTRY OF LABOUR, EMPLOYMENT AND REHABILITATION
DEPARTMENT OF LABOUR AND EMPLOYMENT
GOVERNMENT OF INDIA

PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Kolar Gold Field centre. A general Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report

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consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri Baldev Prasad, Research Officer, assisted by S/Shri A.R. Nag and H. K. Gogna Investigators Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

K. C. SEAL

Director

LABOUR BUREAU,

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Dated the 22nd December, 1965.

CONTENTS

PART I (FAMILY BUDGET)

	Page
CHAPTER 1 SCOPE AND METHOD OF THE SURVEY :	
1.1 Family living study	1
1.2 Description of the survey	2
CHAPTER 2 ECONOMIC BACKGROUND OF THE CENTRE :	
2.1 Introductory	7
2.2 Population	7
2.3 Working class areas	8
2.4 Working class markets	8
2.5 General characteristics of working class population—survey results	8
CHAPTER 3 FAMILY CHARACTERISTICS :	
3.1 Introductory	13
3.2 Age, sex and marital status	13
3.3 Religion and size	14
3.4 Language and size	15
3.5 Literacy	15
3.6 Distribution of family members by age, sex and activity status	16
3.7 Distribution of family members by age, sex and economic status	18
3.8 Family size, composition, economic status and earning strength by income	19
CHAPTER 4 FAMILY INCOME AND RECEIPTS :	
4.1 Concepts and definitions	29
4.2 Average monthly income per family and per capita	29
4.3 Income by category of earner	30
4.4 Income and other receipts by components	33
4.5 Income and other receipts by components and family size	34
4.6 Income and other receipts by family composition	36
CHAPTER 5 FAMILY EXPENDITURE AND DISBURSEMENTS :	
5.1 Concepts and definitions	39
5.2 Expenditure pattern	41
5.3 Levels of expenditure by income and family type	44
5.4 Expenditure by family income	46
5.5 Expenditure by per capita income	48
5.6 Food expenditure	50
5.7 Proportion of families reporting expenditure on selected sub-groups	52
CHAPTER 6 FOOD CONSUMPTION AND NUTRITION :	
6.1 Quantities of food consumed	55
6.2 Analysis of nutritive contents	59

CHAPTER 7 BUDGETARY POSITION :

7.1	Introductory	61
7.2	Budgetary position by family income .. .	62
7.3	Budgetary position by family composition .. .	63

PART II (LEVEL OF LIVING)**CHAPTER 8 LEVEL OF LIVING :**

8.1	Concept of level of living .. .	67
8.2	Scope of Schedule 'B' .. .	68

CHAPTER 9 EDUCATIONAL INTERESTS :

9.1	General education .. .	70
9.2	Skill and technical training .. .	71

CHAPTER 10 SICKNESS AND TREATMENTS

10.1	Introductory .. .	72
10.2	Treatment and consequences of sickness .. .	72

CHAPTER 11 HOUSING CONDITIONS :

11.1	Introductory .. .	75
11.2	Condition of building .. .	75
11.3	Condition of dwelling .. .	76
11.4	Distance of dwellings from important places .. .	78

CHAPTER 12 EMPLOYMENT, WORKING AND SERVICE CONDITIONS :

12.1	Introductory .. .	80
12.2	Employment pattern .. .	80
12.3	Condition of work-place .. .	81
12.4	Amenities provided .. .	82
12.5	Statutory rights and benefits .. .	83
12.6	Trade union membership .. .	85
12.7	Length of service .. .	86
12.8	Service conditions .. .	87
12.9	Social security benefits .. .	89

CHAPTER 13 SAVINGS, ASSETS AND INDEBTEDNESS :

13.1	Introductory .. .	90
13.2	Components of savings .. .	90
13.3	Extent of savings and assets .. .	22
13.4	Possession of durable articles and live-stock .. .	92
13.5	Extent of indebtedness .. .	92
13.6	Purpose of loans .. .	94
13.7	Sources and terms of loans .. .	95

CHAPTER 14 SOME IMPORTANT FINDINGS :

14.1	Family characteristics, income and expenditure .. .	97
14.2	Additional aspects of level of living .. .	98

APPENDIX I	.. .	100
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APPENDIX II	.. .	101
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PART I
(FAMILY BUDGET)

CHAPTER I

SCOPE AND METHOD OF THE SURVEY

1.1. *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from

the following main components of the level of living given by the U. N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954.*

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia* in Kolar Gold Field, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2. *Description of the survey*

The present survey in Kolar Gold Field was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details, are, however, discussed here briefly in order to bring out the significance of the data for the Kolar Gold Field Centre presented in this Report.

*Report on International Definition and Measurement of Standards and Levels of Living, U.N. 1954.

†The list of 50 centres is given in Appendix I.

1-21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulations of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of Reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1-22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) generally related by blood and marriage or adoption ;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Kolar Gold Field, which was a mining centre, covered families deriving a major part of their income from manual employment in registered mines only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "non-manual". On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

1.23. *Delimitation of area*

The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations—both official and non-official, Municipalities or Corporations and other knowledgeable authorities during a preliminary survey conducted in December 1957—February, 1958. At Kolar Gold Field Centre, the following localities were selected for the purpose of the survey :—

- (i) Labour colonies of the Champion Reef Mine, Mysore Mine, Nandi Droog Mine and the K.G.F. Electricity Department.
- (ii) The neighbouring villages of Andersonpet, Champion Reef, Gollapalli, Kottur, Kambliyor, Maskam, Oorgraum, Robertsonpet, Chinnapalli and Andirsonpet.

1.24. *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey, conducted in December 1957—February, 1958, it was decided to adopt tenement sampling at Kolar Gold Field Centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the workload manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size originally fixed for the survey at Kolar Gold Field was 180 families to be canvassed for Schedule 'A' and 60 families to be canvassed for Schedule 'B'. The number of schedules finally collected and tabulated was 179 Schedule 'A' and 60 Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered in respect of Schedule 'A' was due either to exclusion at the tabulation stage of a surveyed family not belonging to working class or rejection of a schedule because of unsatisfactory data, etc.

The two samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage the labour colonies or blocks or sub-areas within labour colonies, were grouped together within each mine to form blocks of 100 houses each. From the list of these blocks and villages or parts of villages, 2 independent systematic samples of 18 blocks or villages each were selected and were grouped into 6 sets of 3 each in a systematic manner before allotting to the months of survey. Each of the 12 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random process. The second stage unit for selection was a working class family. Each month, the Investigator listed all the families in the cluster allotted to that month by house to house visit and classified them as working class families and other. While listing, information was also collected on the family size, the expenditure class to which it belonged and the State of origin of the head of the family. The two expenditure classes were those with expenditure less than Rs. 60.00 p.m. and others. This information was used to arrange the working class families in the cluster, first by family size (single-member families and others) and within this class by expenditure class and within these by the State of origin. Those belonging to the State of origin of the majority of families in the cluster were put in one class and the rest formed the other class of State of origin. A simple systematic sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule 'B' and the remaining three for Schedule 'A'.

1-25. Period of survey

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Kolar Gold Field Centre was September, 1958 to August, 1959.

1-26. Method of survey

The 'Interview Method' was followed for the collection of data as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies some of which could not be had without explaining in person the significance of the questions to the respondents.

1-27. Difficulties in the collection of data

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. It took three to four hours to complete Schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g. clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest, was quite irksome to the workers. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1. *Introductory*

The Kolar Gold Field is the only Gold Mining Centre of importance in India. This has been a major source of revenue to the Government of Mysore in royalty and taxation. This is situated at a distance of 60 miles from Bangalore by road. What was once a barren and desolate area is now prosperous town, the third largest in the State of Mysore, with most of the conveniences and institutions of modern life. It covers an area of about 77 Sq. kilometres including the surrounding 83 villages out of which 7 villages are administered directly and the remaining 76 villages indirectly by the Sanitary Board, Kolar Gold Field.

2.2. *Population*

According to 1961 Census, the population of Kolar Gold Field was about 1.47 lakhs. The population of Kolar Gold Field has registered a steady increase since 1901, the only exceptions being 1931 and 1961 when there was a slight decrease as compared to the previous census year.

TABLE 2.1

Year	Population*						Decennial percentage variation	
1901	70,874	..
1911	83,743	+18.16
1921	87,682	+4.70
1931	85,103	-2.94
1941	1,33,869	+57.29
1951	1,59,084	+18.84
1961	1,46,811	-7.71

*SOURCE: Census of India, 1951—Volume I—Part II-A. Figures for 1961 have been taken from Census of India, Paper No. 1 of 1962.

2.3. *Working class areas*

The working class population at Kolar Gold Field is concentrated in the following areas:—

1. Champion Reef Mines
2. Mysore Mine
3. Nandi Droog Mine
4. The adjoining villages of Andersonpet, Champion Reef, Gollapalli, Kottur, Kambliyor, Maskam. Oorgaum, Robertsonpet, Chinnapalli and Andirsonpet.

2.4. *Working class markets*

The market and stores patronised predominantly by the working class population in Kolar Gold Field are:—

1. Robertsonpet market
2. Champion Reef Co-operative Store, Nandi Droog Co-operative Store and Mysore Mine Co-operative Store.

The above market and Co-operative Stores have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Kolar Gold Field Centre.

2.5. *General characteristics of working class population--survey results*

2.51. *Industries*

According to the survey the estimated number of working class families (as defined for the purpose of the survey) in Kolar Gold Field was about 14 thousands. The estimated number of employees in these families was about 17 thousands. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2·2

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Mining of gold and silver ores	97·38	2·62	..	100·00	15,828	106·99	199
Distribution of electric energy	100·00	..	..	100·00	333	159·63	5
Rest	81·99	..	18·01	100·00	370	31·97	5
All	97·09	2·51	0·40	100·00	16,531	106·37	209
Number of employees (unestimated)* ..	202	6	1	209	..	..	..

A majority of workers (about 96 per cent.) was employed in the mining of gold and silver ores. Women employees constituted about 2·5 per cent. of the total and all were employed in the mining of gold and silver ores. The proportion of children (upto the age of 14 years) was negligible.

The average monthly income per employee from paid employment was Rs. 106·37, the highest (Rs. 159·63) being in the distribution of electric energy.

2·52. Occupation

Table 2·3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

* Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expression will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

TABLE 2.3

Percentage distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Miners	96.08	3.92	..	100.00	7,183	92.79	91
Drillers—mines and quarries	100.00	..	..	100.00	246	131.82	4
Miners and quarrymen—rest	100.00	..	..	100.00	4,549	116.12	48
Electricians and related electrical and electronic workers	100.00	..	..	100.00	740	147.51	11
Cleaners, sweepers and watermen	60.00	40.00	..	100.00	333	180.04	5
Rest	98.08	..	1.92	100.00	3,480	113.65	50
All occupations	97.09	2.51	0.40	100.00	16,531	106.37	209
Number of employees (unestimated)	202	6	1	209	..	..	..

About 43 per cent. of the employees worked as miners and about 28 per cent. as miners and quarrymen-rest.

Only in case of miners the average monthly income from paid employment per employee was less than the overall average for all occupations.

2.53. *Nature of employment and type of settlement*

Table 2.4 gives the percentage distribution of employees by number of days worked during the month, classified by (a) regular and casual employment, and (b) settled or not settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	0.76	47.72	1.48	0.76	47.27	4
1—7	0.70	..	0.69	0.70	..	2
8—15	1.51	..	1.49	1.52	..	4
16—19	3.97	..	3.90	3.97	..	11
20—23	7.47	26.14	7.76	7.89	..	18
24—27	78.64	26.14	77.83	78.22	52.73	153
28—31	6.95	..	6.85	6.94	..	17
Total	100.00	100.00	100.00	100.00	100.00	209
Percentage to total	98.46	1.54	100.00	98.44	1.56	..
Number of employees (unestimated) ..	205	4	209	205	4	..

Most of the employees (about 98 per cent.) were regular. About 2 per cent. only were casual*. A little more than 98 per cent. of the employees were settled at the centre.

2.54. Family income

The average monthly income per family of the population surveyed was Rs. 124.95. The estimated percentage distribution of families in different income groups is given in table 2.5.

* The classification of workers into regular and casual was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

TABLE 2·5

Percentage distribution of families by monthly family income

Monthly family income							Percentage of families to total
Less than Rs. 30	..	..	..	..	..	..	..
Rs. 30 to less than Rs. 60	..	..	..	..	..	..	..
Rs. 60 to less than Rs. 90	..	..	..	..	..	..	28·99
Rs. 90 to less than Rs. 120	..	..	..	..	..	..	43·34
Rs. 120 to less than Rs. 150	..	..	..	..	..	..	9·51
Rs. 150 to less than Rs. 210	..	..	..	..	..	..	8·33
Rs. 210 and above	..	..	..	..	..	..	9·83
Total	..	..	..	..	..	..	100·00

No family had income of less than Rs. 60 per month. About 43 per cent. of the families had income ranging from 'Rs. 90 to less than Rs. 120' about 29 percent. ranging from 'Rs. 60 to less than Rs. 90' and rest of the families had income of Rs. 120 and above per month.

2·55. Family size

The average size of the family was 5·99 persons. The estimated distribution of families in the different size groups is given in table 2·6.

TABLE 2·6

Percentage distribution of families by size

Family size (number of members)							Percentage of families to total
One	..	..	..	..	..	..	2·37
Two and three	..	..	..	..	..	..	12·80
Four and five	..	..	..	..	..	..	28·15
Six and seven	..	..	..	..	..	..	33·37
Above seven	..	..	..	..	..	..	23·31
Total	..	..	..	..	..	..	100·00

A large proportion of families (about 57 per cent.) consisted of more than six members.

CHAPTER 3

FAMILY CHARACTERISTICS

3.1. *Introductory*

Some general details of the working class population in Kolar Gold Field have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Kolar Gold Field, as revealed by the survey, is presented below.

3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status		Number of members (unestimated)	Age (Years)							Total	Percentage distribution of all members
			Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1		2	3	4	5	6	7	8	9	10	11
Men											
Unmarried	..	363	31.46	43.80	24.45	0.29	..	..	..	100.00	33.76
Married	..	185	..	..	41.35	51.72	2.54	2.70	1.69	100.00	17.18
Widowed	..	6	..	..	14.94	67.77	..	..	17.29	100.00	0.46
Divorced	..	..	..	..	..	..	..	..	..	..	..
Separated	..	1	..	..	100.00	..	..	..	..	100.00	0.10
Sub-total	..	555	20.61	28.72	30.15	18.05	0.85	0.90	0.72	100.00	51.50
Women											
Unmarried	..	286	38.93	50.49	9.95	0.63	..	..	..	100.00	25.91
Married	..	192	..	..	78.85	19.13	0.39	0.75	0.88	100.00	17.70
Widowed	..	57	..	..	6.25	42.92	6.94	22.12	21.77	100.00	4.44
Divorced	..	3	..	..	68.28	31.72	..	..	..	100.00	0.22
Separated	..	3	..	..	28.12	71.88	..	..	..	100.00	0.23
Sub-total	..	541	20.80	26.97	35.10	11.73	0.78	2.30	2.32	100.00	48.50
Total	..	1,096	20.71	27.87	32.56	14.98	0.81	1.58	1.49	100.00	100.00
Number of members (unestimated)											
	..	..	213	290	359	176	11	18	20	1,096	..

Taking all the family members at the centre, 51·5 per cent. were men and 48·5 per cent. women. Children of 14 years of age or below constituted about 49 per cent. of the total and persons of 55 years and above about 4 per cent. Of the persons falling in the age-group, 15 to 54, about 52 per cent. were men and 48 per cent. women. In this age-group among men, 34 per cent. were unmarried, 64 per cent. married and the rest were widowers and separated. Among women in the same age-group, 12 per cent. were unmarried, 76 per cent. married and the rest were widowed, divorced and separated.

3.3. Religion and size

Table 3·2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3·2

Percentage distribution of families by religion and size

Size of family					Religion			
					Hinduism	Christianity	Rest	All
1					2	3	4	5
One	..	..	..	..	2·21	1·93	4·79	2·37
Two and three	..	..	..	..	15·45	10·03	..	12·80
Four and five	..	..	..	..	29·12	20·52	13·74	28·15
Six and seven	..	..	..	..	32·28	28·15	56·79	33·37
Above seven..	..	..	..	..	20·94	29·37	24·68	23·31
Total					100·00	100·00	100·00	100·00
Percentage of families to total					67·09	24·35	8·56	100·00
Average size of the family					5·86	6·19	6·40	5·99
Average number of children per family					2·88	2·82	3·40	2·91

There were about 33 per cent. and 28 per cent. families in size-classes of 'six and seven' and 'four and five' respectively.

3.4. *Language and size*

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

Percentage distribution of families by mother-tongue and size

Size of family				Mother-tongue			
				Tamil	Telegu	Rest	All
1				2	3	4	5
One .. .. .	..	..	..	2.36	..	4.61	2.37
Two and three .. .. .	..	..	..	9.87	55.62	..	12.80
Four and five .. .. .	..	..	..	29.29	22.99	22.40	28.15
Six and seven .. .. .	..	..	..	32.93	10.17	59.20	33.37
Above seven .. .. .	..	..	..	25.55	11.22	13.79	23.31
Total .. .. .	..	..	..	100.00	100.00	100.00	100.00
Percentage of families to total .. .. .	..	..	..	82.77	8.34	8.89	100.00
Average size of the family .. .. .	..	..	..	6.17	4.21	5.92	5.99
Average number of children per family .. .. .	..	..	..	3.00	1.78	3.12	2.91

Tamil speaking families formed about 83 per cent. of the total, Telegu speaking about 8 per cent. and the remaining about 9 per cent. of the families spoke other languages.

3.5. *Literacy*

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3-4

Percentage distribution of family members in various monthly family income classes by age group and levels of literacy

Age group and educational standard	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>(i) Age less than 5 years</i>								
Below primary	1.70	5.51	..	..	2.71	3.18
No education	98.30	94.49	100.00	100.00	97.29	96.82
Total	100.00	100.00	100.00	100.00	100.00	100.00
<i>(ii) Age 5 years and above</i>								
Illiterate	57.34	44.30	29.44	41.66	26.89	43.84
Below primary	25.25	37.16	48.64	33.92	38.80	35.09
Primary	12.65	13.52	13.90	13.95	19.74	14.10
Middle	4.76	3.82	7.09	10.47	11.09	5.98
Matriculate	1.20	0.93	..	3.48	0.99
Others
Total	100.00	100.00	100.00	100.00	100.00	100.00

*The sign '<' in this and subsequent tables denotes 'less than'.

Only a negligible percentage of children aged less than 5 years had started receiving education. By and large, the percentage of illiterate members seemed to decline in higher income classes. On the other hand, the percentage of members having primary or middle standards of education was higher in higher income classes.

3-6. Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution of all families of the defined working class population group is given in table 3.5.

TABLE 3.5
Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (Years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
Male										
Employer .. ..	..	..	..	..	..	..	..	..	..	..
Employee	201	..	..	51.54	45.80	1.93	0.73	..	100.00	18.57
Apprentice	2	..	50.00	50.00	..	..	..	..	100.00	0.15
Self-employed ..	..	..	..	..	..	..	..	..	..	..
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed	44	..	11.33	85.91	2.76	..	..	..	100.00	3.60
Not in labour force ..	308	36.39	49.02	9.56	2.37	0.27	1.12	1.27	100.00	29.18
Sub-total	555	20.61	28.72	30.15	18.05	0.85	0.90	0.72	100.00	51.50
Female										
Employer .. ..	..	..	..	..	..	..	..	..	..	..
Employee	6	..	..	14.14	85.86	..	..	..	100.00	0.48
Apprentice .. ..	..	..	..	..	..	..	..	..	..	..
Self-employed ..	2	..	..	..	100.00	..	..	..	100.00	0.13
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed	3	..	..	100.00	..	..	..	..	100.00	0.23
Not in labour force ..	530	21.16	27.46	35.09	10.80	0.79	2.34	2.36	100.00	47.66
Sub-total	541	20.80	26.97	35.10	11.73	0.78	2.30	2.32	100.00	48.50
Total	1,096	20.71	27.87	32.56	14.98	0.81	1.58	1.49	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Kolar Gold Field comprising families which derived a major part of their income from employment in registered mines. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. Taking the whole working class population, the labour force participation was of the extent of about 23 per cent. consisting of gainfully occupied and unemployed categories.

3.7. Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance; and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given in table 3.6.

TABLE 3.6

Percentage distribution of family members by age, sex and economic status

Economic status and sex		Number of members (unestimated)	Age (Years)							Total	Percentage distribution of all members
			Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1		2	3	4	5	6	7	8	9	10	11
Earners											
Male	..	201	..	..	51.58	45.76	1.93	0.73	..	100.00	18.58
Female	..	6	..	..	14.14	85.86	..	..	..	100.00	0.48
Sub-total	..	207	..	..	50.62	46.78	1.88	0.72	..	100.00	19.06
Earning dependants											
Male	..	1	..	..	100.00	..	..	..	..	100.00	0.06
Female	..	2	..	..	100.00	..	..	..	..	100.00	0.13
Sub-total	..	3	..	..	33.33	66.67	..	..	..	100.00	0.19
Non-earning dependants											
Male	..	353	32.32	45.02	17.80	2.41	0.24	0.99	1.13	100.00	32.86
Female	..	533	21.06	27.32	35.40	10.75	0.79	2.33	2.35	100.00	47.89
Sub-total	..	886	25.64	34.53	28.27	7.36	0.56	1.79	1.85	100.00	80.75
Total	..	1,096	20.71	27.87	32.56	14.98	0.81	1.58	1.49	100.00	100.00
Number of members (unestimated)											
	..	..	213	299	359	176	11	18	20	1,096	..

It will be seen that earners constituted only about 19 per cent. of the total and the proportion of earning dependants was negligible (about 0·2 per cent.). The remaining about 81 per cent. was accounted for by the non-earning dependants who consisted mainly of children and women doing household work. Earners and earning dependants were mostly in the age group of 15 to 54 years.

3·8. *Family size, composition, economic status and earning strength by income*

3·81. *Analysis by family income*

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. The two way distribution of families by income and size is given in table 3·7.

TABLE 3·7

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							
	30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One	5·12	0·95	4·95	..	..	2·37
Two and three	16·34	15·86	4·26	4·90	3·90	12·80
Four and five	42·41	29·89	14·31	4·60	11·69	28·15
Six and seven	19·80	35·67	29·79	45·33	56·58	33·37
Above seven	16·33	17·63	46·69	45·17	27·83	23·31
Total	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	28·99	43·34	9·51	8·33	9·83	100·00
Number of families (unestimated)	46	77	21	19	16	179

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a larger percentage of large-sized families.

The composition of families by the economic status of members is given in table 3·8.

TABLE 3·8
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Earners								
Adult male	0·95	1·01	1·04	1·60	1·68	1·11
Adult female	0·05	..	0·04	0·11	..	0·03
Children male
Children female
All earners	1·00	1·01	1·08	1·71	1·68	1·14
Earning dependants								
Adult male	0·04	0·00
Adult female	0·08	..	..	0·01
Children male
Children female
All earning dependants	0·08	..	0·04	0·01
Non-earning dependants								
Adult male	0·41	0·43	0·51	0·58	0·47	0·46
Adult female	1·41	1·43	1·62	1·61	1·65	1·47
Children male	1·29	1·50	1·90	1·69	1·76	1·52
Children female	1·14	1·37	1·70	1·98	1·40	1·39
All non-earning dependants	4·25	4·73	5·73	5·86	5·28	4·84
Total								
Adult male	1·36	1·44	1·55	2·18	2·19	1·57
Adult female	1·46	1·43	1·74	1·72	1·65	1·51
Children male	1·29	1·50	1·90	1·69	1·76	1·52
Children female	1·14	1·37	1·70	1·98	1·40	1·39
All members	5·25	5·74	6·89	7·57	7·00	5·99
Number of members (unestimated) ..								
..	239	458	145	142	112	1,096

The average number of members per family was 5.99. Of these 1.14 were earners, 0.01 earning dependants and 4.84 non-earning dependants. The number of earners and non-earning dependants increased appreciably in higher income classes except in the highest income class.

More light on the variation in the earning strength with family income is thrown by table 3.9 which gives the distribution of families by earning strength and income.

TABLE 3.9
*Percentage distribution of families by earning strength
and monthly family income*

Earning strength	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
One earner	100.00	98.46	83.60	29.16	54.93	87.44
One earner and one or more earning dependants	8.06	..	3.90	1.15
Two earners	1.54	8.34	70.84	22.09	9.53
Two earners and one or more earn- ing dependants	10.77	1.06
Three earners
Three earners and one or more earn- ing dependants
More than three earners with or without earning dependants	8.31	0.82
Total	100.00	100.00	100.00	100.00	100.00	100.00

The proportion of families having one income recipient was the largest being about 87 per cent. of the total. The percentage of families having two earners was about 10 per cent. of the total.

The distribution of families by income and earning strength in terms of relationship with the main earner is given in table 3.10. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered mine.

TABLE 3·10

Percentage distribution of families by earning strength in terms of relationship with the main earner and monthly family income

Family earning strength in terms of relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)							Total	Percentage distribution of all families
		<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above		
1	2	3	4	5	6	7	8	9	10	11
Self	152	..	..	33·17	48·79	9·09	2·78	6·17	100·00	87·44
Self and wife or husband ..	3	..	..	..	..	66·67	..	33·33	100·00	1·16
Self and one or more children ..	21	..	..	..	7·02	8·32	61·89	22·77	100·00	9·53
Self, wife or husband and one or more children ..	..	..	..	..	..	..	..	..	..	..
Self and one or more other family members	2	..	..	..	..	..	..	100·00	100·00	1·06
Self, wife or husband and one or more other family members ..	..	..	..	..	..	..	..	..	..	..
Self, one or more children and one or more other family members	1	..	..	..	..	..	..	100·00	100·00	0·82
Self, wife or husband, one or more children and one or more other family members ..	..	..	..	..	..	..	..	..	..	..
All families ..	179	..	..	29·00	43·34	9·50	8·33	9·83	100·00	100·00
Number of families (unestimated) ..	..	..	..	46	77	21	19	16	179	..

Taking all families, the main earner was the sole earner in about 87 per cent. of the cases. In about 10 per cent. of the cases he/she was assisted by children, in about 1 per cent. of the cases by wife/husband, in 1 per cent. of the cases by other family members and in about 1 per cent. of the cases by children and other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3·11 gives the number of dependants and dependent units per 100 families by their relationship with the main earner and

monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3·8. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3·11

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with main earner	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband	85·14	93·17	84·73	89·53	91·17	89·54
Son or daughter	239·79	250·08	341·91	407·79	342·79	278·06
Father, mother, uncle, aunt	39·61	36·23	28·26	33·63	7·80	33·44
Brother, sister, cousin,	46·34	59·29	44·14	33·12	11·69	47·24
Nephew, niece	4·61	19·71	48·64	..	9·95	15·48
Father-in-law, mother-in-law, brother-in-law, sister-in-law	5·55	9·46	17·32	10·34	18·63	10·04
Son-in-law, daughter-in-law	1·63	..	..	..	16·62	2·10
Grand children	1·63	3·40	..	..	25·30	4·43
Others	1·88	8·32	11·30	3·90	2·93
Total	424·30	473·22	573·32	585·71	527·85	483·26

TABLE 3·11—*contd.*

1	2	3	4	5	6	7	8	9
<i>Living away from family</i>								
Wife or husband	0·95	..	..	..	0·41
Son or daughter
Father, mother, uncle, aunt	3·24	3·58	8·51	4·90	..	3·71
Brother, sister, cousin	2·48	..	..	..	1·07
Nephew, niece
Father-in-law, mother- in-law, brother- in-law, sister-in- law
Son-in-law, daughter- in-law
Grand children
Others
Total	3·24	7·01	8·51	4·90	..	5·19
<i>Dependent units</i>								
Number of depen- dent units living away per 100 families	2·03	..	11·29	3·90	2·20

The number of dependants living with family, increased with the increase in the monthly family income, except in the highest income class. Similar trend was noticed in the case of dependants living away from the family upto the income class 'Rs. 120 to less than Rs. 150'. There was no such clear tendency in the case of dependent units living away.

The distribution of families by specific family composition' types in terms of relationship with the main earner; (excluding dependants living away) is presented in table 3·12 by three broad income classes. The first two groups, viz., unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.12

*Percentage distribution of families by family composition
(in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Un- married earner	Hus band or wife	Hus band and wife	Hus band wife and children	Hus- band wife, children and other mem- bers	Un- married earner and other mem- bers	Rest	All
1	2	3	4	5	6	7	8	9
Below 60 ..	..	..	..	..	..	..	..	..
60—<120 ..	75.95	100.00	69.25	77.03	64.97	92.35	64.46	72.34
120 and above	24.05	..	30.75	22.97	35.03	7.65	35.54	27.66
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	1.96	0.41	1.32	46.69	36.11	5.01	8.50	100.00
Number of fami- lies (unesti- mated) ..	3	1	3	68	77	10	17	179

Family type consisting of husband, wife and children constituted about 47 per cent. of the total. The proportion of families consisting of unmarried earners, husband or wife and husband and wife was negligible being 1.96, 0.41 and 1.32 per cent. respectively.

Table 3.13 gives the percentage distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.13

*Percentage distribution of families by family composition
(in terms of adults/children) and income*

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										All	
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Below 60												
60—<120	80.11	100.00	100.00	100.00	100.00	82.06	74.77	35.89	100.00	76.32	53.20	72.34
120 and above	19.89	..	..	..	..	17.94	25.23	64.11	..	23.68	46.80	27.66
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	2.37	0.59	0.92	9.44	4.27	26.75	1.86	5.28	18.32	30.20	100.00	
Number of families (un-estimated)	4	1	2	13	9	33	4	10	39	64	179	

The common types of families were 2 adults and more than two children and 3 adults and more than 1 child. As regards the distribution of families by income classes, it may be mentioned that most of the families of different composition were in the income class 'Rs. 60 to less than Rs. 120', except families consisting of 3 adults, a majority of whom were in the highest income class.

3.82. Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide a better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita income as the classificatory character. The results are presented below. Table 3.14 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3-14

Percentage distribution of families by per capita income and family size

Family size	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25 — <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One	59.46	2.37
Two	52.76	26.14	34.74	9.63	12.80
Three
Four	2.02	43.82	55.53	24.31	20.96	32.63	..	28.15
Five	45.30	41.98	26.77	13.11	52.90	32.63	21.28	33.37
Six	52.68	14.20	17.70	9.82	..	..	9.63	23.31
Seven	100.00	..	..	..	..	..	..	..	..
Above seven
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	..	3.53	20.31	30.46	14.08	19.16	7.31	1.17	3.98	100.00
Number of families (unestimated)	..	7	37	52	28	33	11	3	8	179

Small sized families were reported to be in higher per capita income classes whereas large sized families were comparatively more in the low per capita income classes.

Table 3-15 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3-15

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	< 5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earner	1.31	1.06	1.00	1.24	1.36	1.00	1.34	1.31	1.14
Earning dependants	0.03	..	0.10	..	..	0.01
Non-earning dependants	..	8.54	7.01	4.95	4.44	3.06	3.83	2.96	1.82	4.84
All members	9.85	8.07	5.95	5.71	4.42	4.93	4.30	3.13	5.99

Ignoring the per capita income classes of 'Rs. 10 to less than Rs. 15' and 'Rs. 35 to less than Rs. 50', the proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (0·17 per cent.) proportion of the total family members. Ignoring the same per capita income classes, the proportion of non-earning dependants showed a declining trend with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail :

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension; cash assistance, gifts and concessions; interest and dividends; chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipt in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2. *Average monthly income per family and per capita*

The average monthly income per family was Rs. 124.95 and the average per capita income was Rs. 20.88. The average monthly income per family and per capita according to different family income classes is given below:

TABLE 4.1
Average monthly income by income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Monthly income								
Average per family	84.09	100.85	132.50	170.95	305.76	124.95
Average per capita	16.04	17.54	19.21	22.60	43.66	20.88
Percentage of families to total								
..	28.99	43.34	9.51	8.33	9.83	100.00

The average monthly income per family rose from Rs. 84.09 in the income class 'Rs. 60 to less than Rs. 90' to Rs. 305.76 in the highest income class. Similarly, the average per capita income showed a rise with the rise in the family income.

4.3. *Income by category of earner*

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2
Average monthly income per family by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Men								
Paid employment	79.40	99.18	124.77	162.95	292.25	120.14
Self-employment	—0.10	—0.80	4.48	—0.59	—3.84	—0.39
Other sources	0.74	1.66	0.69	0.02	17.57	2.72
Sub-total: by men	80.04	100.04	129.94	162.38	305.98	122.47

TABLE 4.2—*contd.*

1	2	3	4	5	6	7	8	9
<i>Women</i>								
Paid employment	4.17	..	2.51	8.20	..	2.13
Self-employment	0.05	..	..	0.01
Other sources
Sub-total : by women	4.17	..	2.56	8.20	..	2.14
<i>Children</i>								
Paid employment
Self-employment
Other sources	0.06	..	..	..	0.03
Sub-total: by children	0.06	..	..	..	0.03
<i>Family</i>								
Paid employment
Self-employment	-0.12	0.65	..	-0.09	-0.22	0.23
Other sources	0.10	..	0.46	..	0.08
Sub-total: by family	-0.12	0.75	..	0.37	-0.22	0.31
<i>Total</i>								
Paid employment	83.57	99.18	127.28	171.15	292.25	122.27
Self-employment	-0.22	-0.15	4.53	-0.68	-4.06	-0.15
Other sources	0.74	1.82	0.69	0.48	17.67	2.83
Total income	84.09	100.85	132.50	170.95	305.76	124.95
Percentage of families to total	28.99	43.34	9.51	8.33	9.83	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income. The contribution of children and 'family' was negligible. Women also contributed, though small in amount, to the family income. The major portion of the income earned by men and women was from paid employment.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4-3
*Average monthly income per family by category of earner, source
and monthly per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Men										
Paid employment	75.53	97.17	96.35	120.46	126.39	189.19	188.75	280.80	120.14
Self-employment	1.36	—0.70	—0.26	—0.18	—5.28	..	..	—0.39
Other sources	..	0.23	0.91	1.56	2.22	0.99	8.21	81.56	..	2.72
Sub-total: by men	..	75.76	99.44	97.21	122.42	127.20	192.12	270.31	280.80	122.47
Women										
Paid employment	9.86	..	3.61	2.52	1.72	..	..	..	2.13
Self-employment	0.08	..	..	0.01
Other sources
Sub-total: by women	..	9.86	..	3.61	2.52	1.72	0.08	..	..	2.14
Children										
Paid employment
Self-employment
Other sources	0.18	..	..	..	..	0.03
Sub-total: by children	0.18	..	..	..	..	0.03
Family										
Paid employment
Self-employment	—1.24	—0.03	0.88	—0.08	0.20	—0.26	—0.90	0.37	0.23
Other sources	0.13	0.30	..	..	..	..	0.08
Sub-total: by family	..	—1.24	—0.03	1.01	0.22	0.20	—0.26	—0.90	0.37	0.31
Total										
Paid employment	85.39	97.17	99.96	122.98	128.11	189.19	188.75	280.80	122.27
Self-employment	—1.24	1.33	0.18	—0.34	0.02	—5.46	—0.90	0.37	—0.15
Other sources	..	0.23	0.91	1.69	2.70	0.99	8.21	81.56	..	2.83
Total income	..	84.38	99.41	101.83	125.34	129.12	191.94	269.41	281.17	124.95

The average monthly income per family increased from Rs. 84·38 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 281·17 in the highest per capita income class.

4·4. *Income and other receipts by components*

Table 4·4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4·4

Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances	78·81	92·44	105·06	152·52	178·71	103·14
Bonus and commission	0·02	0·27	9·89	10·54	101·79	11·95
Concessions	3·05	4·15	9·13	5·40	5·78	4·57
Rest	1·69	2·32	3·20	2·69	5·97	2·61
Sub-total: paid employment	83·57	99·18	127·28	171·15	292·25	122·27
<i>Self-employment</i>								
Agriculture	—0·18	—0·62	0·03	..	..	—0·32
Animal husbandry	—0·12	—0·22	2·32	—0·24	—3·80	—0·30
Trade	0·25	0·06	..	..	0·11
Rest	0·08	0·44	2·12	—0·44	—0·26	0·36
Sub-total: self-employment	—0·22	—0·15	4·53	—0·68	—4·06	—0·15

TABLE 4.4—*contd.*

1	2	3	4	5	6	7	8	9
<i>Other income</i>								
Rent	0.33	0.85	..	0.02	3.47	0.80
Rest	0.41	0.97	0.69	0.46	14.10	2.03
Sub-total: Other income	0.74	1.82	0.69	0.48	17.57	2.83
Total income	84.09	100.85	132.50	170.95	305.76	124.95
<i>Other receipts</i>								
Sale of assets other than shares, etc.	0.13	5.14	..	..	3.39	2.60
Credit purchase	4.76	2.09	0.81	7.95	26.97	5.68
Loan taken	0.71	37.59	36.76	39.23	58.25	28.99
Rest	6.66	1.95	9.84	8.58	0.82	4.50
Sub-total: other receipts	12.26	46.77	47.41	55.76	89.43	41.77
Total receipts	96.35	147.62	179.91	226.71	395.19	166.72
Percentage of families to total	28.99	43.34	9.51	8.33	9.83	100.00

A major portion (about 83 per cent.) of the family income was derived from basic wages and allowances.

Bonus and commission accounted for Rs. 11.95 or about 10 per cent. of the total income. The average monthly income from concessions and rest comprising overtime earnings, etc., was Rs. 4.57 or about 4 per cent. and Rs. 2.61 or 2 per cent. respectively of the total income. On the whole, families in the income class 'Rs. 90 to less than Rs. 120' had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in other income brackets.

4.5. *Income and other receipts by components and family size*

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances ..	86.50	82.22	90.76	81.90	84.83	111.72	110.62	123.81	103.14
Bonus and commission ..	..	..	9.75	8.44	7.78	22.43	15.70	8.75	11.95
Overtime earnings ..	2.53	..	0.50	0.47	0.91	0.27	1.08	0.82	0.73
Other earnings ..	2.53	..	1.85	3.03	1.48	1.13	3.32	1.37	1.88
Concession ..	3.80	2.22	3.19	4.17	5.91	4.25	3.99	5.23	4.57
Total ..	95.36	84.44	106.05	98.01	100.91	139.80	134.71	139.98	122.27
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	..	..	..	..	..	-0.20	..	-0.03
Agriculture ..	..	..	..	-0.19	..	-1.34	..	-0.21	-0.32
Animal husbandry ..	..	..	..	..	-0.17	-2.69	..	0.99	-0.30
Trade ..	..	..	..	0.10	..	..	0.68	..	0.11
Profession ..	..	..	..	..	..	..	..	..	..
Others ..	..	..	0.33	0.09	0.17	0.11	0.47	0.94	0.39
Total ..	..	..	0.33	-0.00	0.00	-3.92	0.95	1.72	-0.15
<i>Other income</i>									
Net rent from land ..	..	..	..	..	..	..	..	..	..
Net rent from house ..	..	..	..	0.38	..	3.66	..	0.34	0.80
Net rent from others ..	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	..	..	..	..
Cash assistance ..	..	..	..	1.42	1.08	0.38	..	1.24	0.70
Gifts, concessions ..	..	1.11	0.17	0.66	0.45	0.05	..	0.13	0.22
Interest and dividends ..	..	..	..	..	..	..	..	..	..
Chance games and lotteries ..	..	..	0.59	..	0.57	5.05	..	..	1.11
Total ..	..	1.11	0.76	2.46	2.10	9.14	..	1.71	2.83
Total income ..	95.36	85.55	107.14	100.47	103.01	145.02	135.66	143.41	124.95

TABLE 4.5—*contd.*

1	2	3	4	5	6	7	8	9	10
<i>Other gross receipts</i>									
Sale of shares and securities ..	..	..	..	..	0.91	..	1.62	0.52	0.52
Withdrawal of savings ..	..	..	6.47	24.36	..	0.11	3.25	0.21	3.89
Sale of other assets ..	..	..	..	5.88	1.87	8.12	..	0.60	2.60
Credit purchase ..	..	..	2.52	6.07	9.09	9.41	8.25	0.73	5.68
Loan taken ..	8.86	7.78	28.49	20.66	25.06	37.76	34.98	28.06	28.99
Rest ..	..	..	..	..	..	0.49	..	..	0.09
Total ..	8.86	7.78	37.48	56.97	36.93	55.89	48.10	30.12	41.77
Total receipts ..	104.22	93.33	144.62	157.44	139.94	200.91	183.76	173.53	166.72

The average income per family varied for families of different sizes and did not show any clear cut trend.

Income from paid employment constituted about 98 per cent. Of the total income, 'Basic wages and allowances' was by far the most important component of income from paid employment in all size groups. Income from bonus and commission was also significant in all size groups, except in case of single and double member families.

Income from "Other sources", e.g., rent, cash assistance, etc., varied in different size groups and did not reveal any clear cut trend.

4.6. *Income and other receipts by family composition*

4.61 *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4·6

Average monthly receipts by family composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition (in terms of relationship with main earner)							All
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, children and other members	Un-married earner and other members	Rest	
1	2	3	4	5	6	7	8	9
Income ..	95·46	95·90	98·02	124·39	129·37	99·25	136·72	124·95
Other receipts	10·82	..	97·85	34·70	49·66	54·25	40·23	41·77
Total ..	106·28	95·90	195·87	159·09	179·03	153·50	176·95	166·72
Percentage of families to total ..	1·96	0·41	1·32	46·69	36·11	5·01	8·50	100·00

The average monthly receipts per family amounted to Rs. 166·72. The major portion (Rs. 124·95) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions etc., and the remaining Rs. 41·77 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of unmarried earner and husband or wife, the proportion of such receipts to the income being 11 per cent. in the case of the former and nil in the case of the latter. The capital receipts, however, accounted for about 99·8 per cent. and 54·7 per cent. of the income respectively in case of families consisting of husband and wife and unmarried earner and other members.

4·62. *In terms of the number of adults and children*

Table 4·7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children

(In Rupees)

Item	Family composition (in terms of adults/children)										All	
	1 adult	1 adult and chil- dren (one or more)	2 adults	2 adults and 1 child	2 adults and 2 chil- dren	2 adults and more than 2 chil- dren	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other fami- lies		
	1	2	3	4	5	6	7	8	9	10	11	12
Income	95.54	103.32	84.18	91.73	116.42	117.04	186.80	88.26	129.60	147.26	124.95	
Other receipts	8.95	..	7.65	16.31	54.68	40.10	156.69	60.91	73.02	48.67	41.77	
Total	104.49	103.32	91.83	108.09	171.10	157.14	343.49	149.17	162.62	195.93	166.72	
Percentage of families to total	2.37	0.59	0.92	9.44	4.27	26.75	1.86	5.28	18.32	30.20	100.00	

The proportion of 'other receipts' to income was very high in case of families consisting of 3 adults (about 84 per cent.) and 3 adults and 1 child (about 69 per cent.). The proportion of such families was, however, very small. Similarly the proportion of 'other receipts' to total receipts was comparatively high in case of families consisting of 3 adults (about 46 per cent.) and 3 adults and 1 child (about 41 per cent.).

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1. *Concepts and definitions*

5.1.1. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:—

Expenditure on current living

- (i) Food and beverages
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised :
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses,
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investment; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments.

Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor $(f/f + e)$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the shares of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying

guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male = 1.0

Adult female = 0.9

Child (below 15 years) = 0.6

5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 124.95 and the average consumption expenditure worked out to Rs. 123.28, resulting in a surplus of Rs. 1.67. However, when items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, there was a deficit of Rs. 7.59. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays, will be discussed separately.

5.21. *Consumption expenditure*

Of the average consumption expenditure of Rs. 123.28 per family per month, an expenditure of Rs. 73.45 or about 60 per cent. was incurred on food, Rs. 4.69 or about 4 per cent. on tobacco, pan, supari, alcoholic beverages, etc., Rs. 7.67 or 6 per cent. on fuel and lighting, Rs. 6.84 or 5 per cent. on housing, water charges, household appliances, etc., Rs. 15.64 or 13 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 14.99 or 12 per cent. on other items like personal care, medical care, transport and communication, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 15.73 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income classes shows an upward trend in such expenditure with increase in income.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent consumption units (Rs.)
1	2	3	4	5
<30 .. ..	..	..	..	..
30—60 .. ..	..	..	..	..
60—90	5.25	4.13	58.09	14.28
90—120	5.74	4.46	65.73	14.74
120—150	6.89	5.28	85.87	10.26
150—210	7.57	5.93	97.66	16.47
210 and above	7.00	5.57	117.57	21.11
All	5.99	4.67	73.45	15.73

5.22. Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 46.60 or about 38 per cent. of the consumption expenditure. Of this, an expenditure of Rs. 23.72 was incurred towards repayment of debts, Rs. 13.62 on savings and investments, Rs. 1.32 on remittances to dependants and Rs. 7.94 on taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 4.61), land and building (Rs. 1.43), loan advanced (Rs. 0.92) and shares and securities (Rs. 0.72). Of the above items, expenditure towards provident fund contribution was reported by about 99 per cent. of the families surveyed but expenditure incurred on other items mentioned above, was reported by a small number of families. The amount Rs. 23.72) paid towards repayment of debts was much more than the amount (Rs. 13.62) diverted towards savings and investments. The amount

remitted to dependants was Rs. 1.32 only. Under 'taxes, interest and litigation' interest on loans alone accounted for Rs. 7.89 or about 99 per cent. of the expenditure on these items. The average expenditure on other two items was negligible.

5.23. *The budget of single-member families*

Single-member families constituted 2.37 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 95.36 and the average monthly consumption expenditure Rs. 60.15, leaving a surplus of Rs. 35.21. However, when items such as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the surplus was reduced to Rs. 27.80 whereas in case of all member families there was a deficit of Rs. 7.59.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5.2
Percentage expenditure on groups/sub-groups of items

Groups and sub-groups of items	Type of family		
	Single-member families	Multi-member families	All families
1	2	3	4
Food	68.78	59.47	59.58
Pan, supari, tobacco and alcoholic beverages	7.83	3.76	3.80
Fuel and light	6.47	6.22	6.22
Rent for house and water charges	8.33	4.18	4.23
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services .. .. .	..	1.34	1.32
Clothing, bedding, footwear, headwear and miscellaneous	3.17	12.80	12.69
Personal care	3.19	3.16	3.16
Education and reading .. .. .	..	1.11	1.10
Recreation and amusement	1.51	1.12	1.13
Medical care .. .. .	..	0.99	0.98
Other consumption expenditure	0.72	5.85	5.79
Total	100.00	100.00	100.00

Workers living singly spent proportionately more on food, fuel and light recreation and amusement, personal care, pan, supari, tobacco and intoxicants and rent for house and water charges but less on clothing, bedding, footwear, headwear and miscellaneous, house repairs, household appliances furniture and furnishings and household services, education and reading, medical care and other consumption expenditure which consisted of transport and communication, subscriptions, gifts and charities, ceremonials, etc. Taking the absolute figures the expenditure on food per adult consumption unit was Rs. 15.60 per month in case of multi-member families and Rs. 41.37 per month in case of singlemen. Taking important sub-groups under food, the average expenditure on cereals, pulses and prepared meals per adult consumption unit was Rs. 25.05 in case of single-member families and Rs. 10.00 in respect of multi-member families. The average expenditure per adult consumption unit on non food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 5.01, Rs. 1.92 and Rs. 3.89 on rent for housing and water charges, personal care and fuel and light respectively as against an average expenditure per adult consumption unit of Rs. 1.10, Re. 0.83 and Rs. 1.63 respectively in case of multi-member families.

5.3. *Levels of expenditure by income and by family-type*

The overall average monthly expenditure was Rs. 132.54 per family, Rs. 22.09 per capita and Rs. 28.31 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <12	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family	98.60	111.41	147.13	193.11	260.34	132.54
Average per capita	18.81	11.41	21.33	25.52	37.19	22.09
Average per adult consumption unit	23.90	24.89	27.86	32.58	46.59	28.31
<i>Percentage of families to total</i>	28.99	43.34	9.51	8.33	9.83	100.00

The average monthly expenditure per family varied from Rs. 98·60 in the income class 'Rs. 60 to less than Rs. 90' to Rs. 260·34 in the highest income class. Since family expenditure is determined largely by the family size in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. It will be seen that the average per capita expenditure as well as the expenditure per adult consumption unit did not vary much from the overall average in the different income classes, except in the highest income class.

Table 5·4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5·5 shows similar distribution of families in terms of their adult-child composition. Both the tables show that with increasing number of members in the family generally a larger percentage of families came in higher expenditure classes.

TABLE 5·4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)							Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife-children and other members	Un-married earner and other members			
1	2	3	4	5	6	7	8	9	
Below 60 ..	41·74	..	..	1·69	1·29	..	..	2·07	
60 <120 ..	58·26	100·00	69·25	63·61	48·61	59·69	59·74	57·78	
120 and above	..	..	30·75	34·70	50·10	40·31	40·26	40·15	
Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	
Percentage of families to total ..	1·96	0·41	1·32	46·69	36·11	5·01	8·50	100·00	

TABLE 5-5

*Percentage distribution of families by family composition
(in terms of adults and children) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and 1 child	2 adults and 2 child- ren	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other fami- lies	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	34.51	..	..	4.28	9.01	..	..	..	..	1.53	2.07
60—<120	65.49	100.00	100.00	95.72	72.54	59.58	57.77	82.21	57.66	35.36	57.78
120 and above	..	..	..	..	18.45	40.42	42.23	17.79	42.34	63.11	40.15
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	2.37	0.59	0.92	9.41	4.27	26.75	1.86	5.28	18.32	30.20	100.00

5.4. *Expenditure by family income*

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variation in family size. The percentages discussed later in the analysis of the table have all been derived with reference to consumption expenditure.

TABLE 5-6

Average monthly expenditure per family on group/sub-group of items by family income classes

Groups and sub-groups of items	Monthly family income class (Rs.)								All
	<30	30-60	60-90	90-120	120-150	150-210	210 and above		
1	2	3	4	5	6	7	8		
<i>Food</i>									
Cereals and products	32.48	36.68	44.78	54.16	53.69	39.10	
Pulses and products	3.16	3.63	4.59	4.08	5.73	3.58	
Oil seeds, oils and fats	2.12	2.76	3.42	2.77	5.88	2.86	
Meat, fish and eggs	3.70	5.40	8.10	7.30	13.18	6.08	
Milk and products	1.72	1.85	4.25	2.82	7.67	2.69	
Vegetables and products	3.69	4.12	4.62	5.63	7.93	4.49	
Fruits and products	6.96	1.38	1.32	1.71	2.84	1.42	
Condiments, spices, sugar, etc.	5.74	7.26	9.36	9.66	12.11	7.70	
Non-alcoholic beverages	0.58	0.94	2.18	1.30	2.42	1.13	
Prepared meals and refreshments	4.84	3.11	3.85	8.23	6.09	4.40	
Sub-total : food	58.99	65.73	85.87	97.66	117.57	73.45	
<i>Non-food</i>									
Pan, supari	0.95	0.87	0.90	1.18	0.86	0.92	
Tobacco and products	1.94	2.55	3.60	2.83	5.06	2.74	
Alcoholic beverages, etc.	1.38	0.80	0.29	1.39	1.42	1.63	
Fuel and light	6.16	7.27	8.21	9.41	11.57	7.67	
House rent, water charges, repairs, etc.	3.90	5.22	6.04	5.32	8.68	5.15	
Furniture and furnishings	0.64	0.17	0.22	1.81	0.78	0.34	
Household appliances, etc.	0.40	0.45	0.51	2.72	5.88	1.16	
Household services	0.87	0.69	
Clothing, bedding and head wear	4.57	7.66	12.44	23.45	39.16	11.62	
Footwear	0.31	0.43	0.19	1.68	4.86	0.86	
Miscellaneous (laundry, etc.)	1.98	2.51	3.75	4.11	8.06	3.16	
Medical care	0.50	1.34	0.57	2.91	1.89	1.21	
Personal care	3.14	3.58	4.23	4.97	6.48	3.90	
Education and reading	6.69	1.22	1.21	2.21	2.92	1.35	
Recreation and amusement	6.61	1.60	1.56	2.60	4.56	1.39	
Transport and communication	0.90	1.42	4.18	4.28	3.89	2.62	
Subscription, etc.	2.05	1.25	3.07	3.24	14.96	3.16	
Personal effects and miscellaneous expenses	0.50	0.65	2.67	3.78	9.86	1.96	
Sub-total : non-food	30.62	38.49	53.64	76.79	131.76	49.83	
Total consumption expenditure	89.61	104.22	139.51	174.45	249.33	123.28	
<i>Non-consumption expenditure</i>									
Taxes, interest and litigation	7.90	6.24	6.34	15.14	11.01	7.94	
Remittance to dependants	1.69	0.95	1.28	3.52	..	1.32	
Savings and investments	6.34	11.03	13.63	16.73	43.87	13.62	
Debts repaid	15.62	16.87	27.33	23.91	74.16	23.72	
Total non-consumption expenditure	31.55	35.09	48.58	59.30	129.04	46.60	
Total disbursements	121.16	139.31	188.09	233.75	378.37	169.88	
Percentage of families to total	28.99	43.34	19.51	8.33	9.83	100.00	

The average monthly consumption expenditure per family was Rs. 123·28. Expenditure on food worked out to Rs. 73·45 or about 60 per cent. of the consumption expenditure. The proportion of expenditure on food to consumption expenditure decreased with a rise in family income.

The non-food group accounted for 40 per cent. of the consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs, and clothing, bedding and headwear sub-groups formed about 49 per cent. The percentage expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, footwear, recreation and amusement, transport and communication, subscriptions, personal effects and miscellaneous expenses, accounted for about 22 per cent. of the expenditure on non-food items. As regards relationship with income, these items did not reveal any clear cut trend.

Non-consumption expenditure per family amounted, on an average, to Rs. 46·60 or about 38 per cent. of the consumption expenditure. The percentage expenditure on this sub-group in relation to consumption expenditure fluctuated without showing any clear cut trend.

5.5. *Expenditure by per capita income*

Table 5·7 gives the break-up of the average monthly expenditure per family by groups and sub-groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5·7

Average monthly expenditure and disbursements by per capita income classes

Sub-groups and groups of items	Monthly per capita income (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products	..	46·31	45·52	37·64	41·73	31·46	40·77	36·54	36·32	39·10
Pulses and products	..	3·41	3·96	3·22	3·27	3·75	4·27	4·84	2·93	3·58
Oilseeds, oils and fats	..	2·65	2·61	2·78	2·45	2·76	3·26	3·12	5·95	2·86
Meat, fish and eggs	..	3·89	6·11	5·18	5·21	6·05	8·60	4·61	13·97	6·08
Milk products	..	4·36	1·97	2·70	1·44	2·40	5·39	1·34	6·18	2·69
Vegetables and products	3·97	4·48	4·44	4·38	3·73	5·68	5·09	6·92	4·49

TABLE 5·7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
Fruits and products	..	1·14	1·16	1·42	1·61	1·14	1·63	1·60	3·22	1·42
Condiments, spices, sugar, etc.	..	8·48	8·13	7·21	7·89	7·89	7·11	8·70	7·78	7·70
Non-alcoholic beverages	..	1·57	0·94	0·98	0·98	1·18	1·29	1·13	2·86	1·13
Prepared meals and refreshments	..	1·41	3·62	3·57	5·59	6·70	4·49	2·49	4·51	4·40
Sub-total: food	..	77·19	78·50	69·14	74·55	66·66	82·49	69·46	90·64	73·45
<i>Non-food</i>										
Pan, supari	..	1·73	1·07	0·73	1·32	0·78	0·58	1·78	0·51	0·92
Tobacco and products	..	2·96	1·91	2·38	2·91	3·20	2·74	2·29	6·81	2·74
Alcoholic beverages, etc.	..	1·04	0·90	0·60	1·30	1·41	0·22	..	4·00	1·03
Fuel and light	..	7·72	7·18	7·75	7·97	7·46	7·45	9·68	9·25	7·67
House rent, water charges, repairs, etc.	..	4·17	4·33	5·79	5·02	4·49	6·68	3·69	9·37	5·25
Furniture and furnishings	0·04	0·21	1·08	0·06	0·89	..	0·87	0·34
Household appliances etc.	..	0·58	0·42	0·46	0·75	1·13	3·94	9·87	4·72	1·16
Household services	2·14	0·09
Clothing, bedding and headwear	..	0·36	2·62	12·37	12·15	5·72	36·57	55·70	29·73	11·62
Footwear	..	0·85	0·67	0·16	0·39	0·80	2·85	2·28	5·09	0·86
Miscellaneous (laundry, etc.)	..	2·52	2·51	2·79	2·87	2·40	4·77	8·83	9·72	3·16
Medical care	0·96	0·60	1·53	2·13	1·06	0·65	3·03	1·21
Personal care	..	4·26	4·06	3·66	3·72	3·70	4·55	4·17	5·27	3·90
Education and reading	..	1·41	1·44	1·52	1·42	0·74	0·62	2·67	3·43	1·35
Recreation and amusement	..	0·46	0·90	0·92	1·48	1·42	2·11	2·81	5·70	1·39
Transport and communication	..	2·16	0·74	1·78	3·36	1·82	4·09	0·07	3·23	2·02
Subscription, etc.	..	5·38	0·83	1·62	4·17	1·47	17·65	0·22	3·80	3·16
Personal effects and miscellaneous expenses	..	0·57	0·56	0·83	1·69	1·32	5·85	2·61	15·72	1·96
Sub-total: non-food	..	36·17	31·14	44·17	53·13	40·05	102·62	107·32	122·38	49·83
Total consumption expenditure	..	113·36	109·64	113·31	127·68	106·71	185·11	176·78	213·02	123·28
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation	..	7·46	7·97	6·80	6·66	9·19	12·90	5·22	7·14	7·94
Remittance to dependants	..	0·53	..	0·71	3·80	1·27	1·66	6·95	2·57	1·32
Savings and investments	..	7·82	5·22	8·73	12·01	16·83	40·69	31·48	34·33	13·62
Debts repaid	..	8·64	14·56	22·78	17·93	17·74	39·60	73·41	96·49	23·72
Total non-consumption expenditure	..	24·45	27·75	39·02	40·40	45·03	94·85	117·06	140·53	46·60
Total disbursements	..	137·81	137·39	152·33	168·08	151·74	279·96	293·84	353·55	169·88

The percentages expenditure on food, on the whole, showed a decrease from about 72 per cent., in the per capita income class 'Rs. 10 to less than Rs. 15' to about 39 per cent. in the per capita income class 'Rs. 50 to less than Rs. 65' but slight increase in the next per capita income class, i.e., Rs. 65 and above. The percentage expenditure on non-food items varied in different per capita income classes.

5.6. *Food expenditure*

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varied with the level of family income. This relationship is generally termed the Engel curve after Ernst Engel. The main results derived by Engel from his studies are set out below :—

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61. *Analysis by per capita income classes*

Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effects of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food.

TABLE 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)										
	<5	5 — <10	10 — <15	15 — <20	20 — <25	25 — <35	35 — <50	50 — <65	65 and above	All	
1	2	3	4	5	6	7	8	9	10	11	
Below 45	11.45	2.31	12.26	22.23	10.72	63.38	65.25	40.53	16.74
45 — <50	6.63	2.86	6.02	2.12	..	..	..	3.53
50 — <55	2.34	21.70	12.43	30.18	..	..	22.12	15.50
55 — <60	16.84	8.53	7.45	4.22	5.96	13.38	31.75	..	7.73
60 — <65	28.00	19.14	10.20	16.41	10.78	..	..	17.09
65 — <70	18.95	10.54	12.56	7.56	17.81	..	..	16.82	11.78
70 and above	52.76	40.91	24.03	37.34	16.50	12.46	..	20.52	27.93
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that ignoring the per capita income classes 'Rs. 10 to less than Rs. 15', 'Rs. 25 to less than Rs. 35' and the highest income class the percentage of families having low percentage expenditure on food (less than 45 per cent.) is high in higher per capita income classes. Similarly, the percentage of families recording appreciably higher percentage expenditure on food, say '65 to less than 70' and '70 and above' generally declined in case of higher per capita income classes.

5.62. Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by the percentage expenditure on food.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Number of families (unesti- mated)	Family size						All
		1	2 and 3	4 and 5	6 and 7	Above 7		
1	2	3	4	5	6	7	8	
Below 45	33	..	6.15	23.22	24.44	5.42	16.74	
45—<50	8	..	..	6.11	4.21	1.75	3.53
50—<55	23	37.20	27.72	15.86	10.79	12.89	15.50	
55—<60	16	..	16.74	2.81	7.36	10.03	7.73	
60—<65	24	..	13.02	15.01	30.92	3.75	17.09	
65—<70	24	28.29	19.27	12.33	8.13	10.57	11.78	
70 and above ..	51	34.51	17.10	24.66	14.15	55.59	27.63	
Total ..	179	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage distribution of families ..	..	2.37	12.80	28.15	33.37	23.31	100.00
Number of families (unestimated) ..	..	4	20	52	55	48	179

About 37 per cent. of the single-member families spent 50 per cent. to less than 55 per cent. of the total expenditure on food and the remaining (about 67 per cent.) spent about 65 per cent. or more on food. As against this, about 29 per cent. of the families containing 4 or 5 members spent less than 50 per cent. on food and about 37 per cent. of corresponding families spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more, which are lower or higher than the overall average percentage expenditure on food.

5.7. Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in table 5.10.

TABLE 5-10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size						Reporting families (unestimated).
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments ..	100.00	92.90	88.86	94.08	85.96	90.71	160
Non-alcoholic beverages ..	65.59	96.31	79.64	88.83	88.39	86.55	156
Pan, supari ..	..	37.22	59.92	51.79	62.07	53.38	106
Tobacco and tobacco products ..	100.00	92.37	89.99	93.43	89.65	91.60	164
Alcoholic beverages ..	28.29	15.69	20.31	11.57	11.51	14.94	30
Furniture and furnishings ..	..	6.61	7.45	9.01	5.33	7.19	17
Household services ..	..	..	..	1.39	..	0.46	4
Medical care ..	..	30.64	17.39	32.05	10.30	21.92	32
Personal care ..	100.00	100.00	100.00	100.00	100.00	100.00	179
Education and reading ..	..	11.90	30.34	65.81	41.79	41.76	71
Recreation and amusement ..	62.80	73.16	53.34	60.67	70.87	62.63	113
Transport and communication ..	17.32	37.16	47.37	45.90	40.92	43.36	84
Remittances to dependants ..	17.32	6.34	7.86	4.82	1.99	5.51	12
Savings and investments ..	100.00	100.00	97.62	100.00	100.00	99.33	178
Debts repaid ..	19.89	44.86	55.63	69.34	59.15	58.80	101

About 91 per cent. of the families incurred expenditure on prepared meals and refreshments, the percentage remaining fairly steady in all size classes. Thus the habit of eating outside the house was quite common. A little more than 87 per cent. of the families reported expenditure on non-alcoholic beverages, like coffee, tea, cocoa, etc. Addiction to tobacco and tobacco products and pan, supari was quite widespread with about 92 and 53 per cent. of the families reporting expenditure on these items.

respectively. Expenditure on alcoholic beverages was reported by about 15 per cent. of the families. Furniture and furnishings did not seem to be much popular objects of expenditure. However, a small percentage of the families in all size classes (excepting the single-member families) reported expenditure on this item. Expenditure on household services was reported by only 1.39 per cent of the families consisting of six or seven members.

Expenditure on medical care was reported by about 22 per cent. of the families and on personal care by all the families in all size classes. The percentage of families reporting expenditure on education and reading went up rapidly with the increase in the size of the family (up to the family size of six or seven), the overall percentage being about 42. About 63 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communication was reported by about 43 per cent. of the families.

About 99 per cent. of the families were either saving or investing some amount and the percentage was fairly steady in all size classes. The percentage of families reporting expenditure on remittance to dependants decreased with an increase in the size of the family except in case of the family size consisting of four or five members, and was the highest in case of single-member families. On the whole, about 6 per cent. of the families were making remittances to dependants. About 59 per cent. were making repayments of debts which would give some rough idea about the extent of indebtedness among the working class population in Kolar Gold Field Centre.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding prepared meals and refreshments for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1
Average quantity consumed per family by items

Item					Standard unit (quantity)	Number of families reporting (unestimated)*	Average quantity consumed per family
1					2	3	4
<i>Food, beverages, etc.</i>							
<i>Cereals and products</i>							
Rice	..	..	..	..	kg.	170	45.67
Wheat	..	..	..	..	"	85	5.06
Wheat atta	..	..	..	..	"	2	0.19
Ragi	..	..	..	..	"	146	18.02
Ragi atta	..	..	..	..	"	3	0.37
Chira, muri, khoi, lawa	..	..	..	..	"	6	0.16
Other rice products	..	..	..	..	"	45	1.75
Maida	..	..	..	..	"	1	0.01
Suji, rawa	..	..	..	..	"	1	..
Bread	..	..	..	..	"	1	0.12
<i>Pulses and products</i>							
Arhar	..	..	..	..	"	177	3.79
Gram	..	..	..	..	"	32	0.21
Mung	..	..	..	..	"	6	0.05
Masur	..	..	..	..	"	5	0.02
Urd	..	..	..	..	"	16	0.07
Pea	..	..	..	..	"	7	0.02
Other pulses	..	..	..	..	"	1	0.01
Pulse products	..	..	..	..	"	2	0.01

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6·1—*contd.*

	1	2	3	4
<i>Oil seeds, oils and fats</i>				
Gingelly oil	kg.	42	0·31	
Groundnut oil	"	137	1·33	
Vanaspati	"	6	0·06	
Margarine	"	1	0·01	
Oil seeds	"	2	0·01	
<i>Meat, fish and eggs</i>				
Goat meat	"	84	0·90	
Beef	"	70	1·81	
Mutton	"	25	0·16	
Pork	"	3	0·01	
Poultry	no.	7	0·07	
Fresh fish	kg.	38	0·26	
Dry fish	"	54	0·30	
Egg—hen	no.	12	0·67	
Egg—duck	"	7	0·24	
<i>Milk and products</i>				
Milk cow	l.	102	3·68	
Curd	kg.	5	0·08	
Lassi	"	2	0·03	
Ghee—cow	"	12	0·05	
Ghee—buffalo	"	1	..	
Butter	"	3	0·01	
Other milk and milk products	"	1	..	
<i>Condiments and spices</i>				
Salt	kg.	175	2·77	
Turmeric	g.	175	179·27	
Chilly—green	"	25	87·83	
Chilly—dry	"	174	774·83	
Tamarind	"	172	798·27	
Onion	kg.	175	3·37	
Garlic	g.	171	252·05	
Coriander	"	175	633·11	
Ginger	"	10	11·20	
Pepper	"	78	32·43	
Methi	"	41	34·29	
Saffron	"	1	1·28	
Mustard	"	165	116·99	
Jira	"	175	42·46	
Mixed spices	"	14	8·63	
Other spices and condiments	"	2	1·05	

TABLE 6.1—*contd.*

	1	2	3	4
<i>Vegetables and products</i>				
Potato	kg.	157	1.89
Muli, turnip, radish	"	44	0.36
Carrot, beet	"	8	0.11
Arum	"	15	0.14
Other root vegetables	"	2	0.03
Brinjal	"	168	2.67
Cauliflower	"	3	0.02
Cabbage	"	20	0.14
Ladies finger	"	91	0.87
Tomato	"	153	2.19
Cucumber	"	1	..
Pumpkin	"	3	0.04
Gourd	"	1	..
Karela	"	6	0.03
Bean	"	122	2.26
Other non-leafy vegetables	"	11	0.14
Amaranth, chalai	"	76	0.87
Other leafy vegetables	"	8	0.10
Pickle and preservatives	"	3	0.01
Other vegetable products	"	1	0.01
<i>Fruits and products</i>				
Banana, plantain	no.	50	4.82
Oranges	"	13	0.64
Mango	"	1	0.02
Coconut	"	177	3.62
Apple	kg.	..	..
Other fruits	"	8	0.34
Other fruit products	"	2	0.04
<i>Sugar, honey, etc.</i>				
Sugar crystal	kg.	29	0.19
Sugar deshi	"	15	0.13
Gur	"	158	3.73
Honey	"	2	0.02
<i>Pan, supari</i>				
Pan leaf	no.	102	164.27
Pan finished	"	2	0.10
Supari	g.	108	94.01
Lime	"	71	47.59

TABLE 6.1—*concl.*

1					2	3	4
<i>Tobacco and products</i>							
Bidi	..	..	..	no.		104	305.16
Cigarette	..	..	..	"		32	52.64
Cigar, cheroot	..	..	..	"		1	0.56
Chewing tobacco	..	..	..	g.		36	28.23
Leaf tobacco	..	..	..	"		26	22.98
Snuff	..	..	..	"		16	7.70
<i>Alcoholic beverages</i>							
Country liquor	..	..	..	pint		29	0.69
Refined liquor (brandy, whisky, etc.)	..	..	..	"		1	0.03
<i>Non-alcoholic beverages</i>							
Tea leaf	..	..	..	kg.		12	0.01
Coffee powder or seed	..	..	..	"		152	0.23
kg.=kilogram				no.=number		l.=litre	
						g. = gram	

The quantity of cereals and products consumed, on an average, by a working class family per month was 71.35 kg. Of this, the major portion (45.67 kg.) was accounted for by rice alone. The average size of a family in terms of adult consumption units was 4.67 and hence the quantity of cereals consumed per adult consumption unit per day worked out to about 0.50 kg. Besides 71.35 kg. of cereals and products, the average family consumed 4.18 kg. of pulses and pulse products, 3.68 l. of milk and 0.17 kg. of milk products, 1.72 kg. of oils and fats, 3.44 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available), 9.11 kg. of condiments and spices, 11.88 kg. of vegetables and products and 4.07 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and products which could not be reduced to weight and of prepared meals, etc., for which quantity data could not be collected. The above is a broad picture of quantities of foodstuffs consumed by an average family of industrial workers in Kolar Gold Field.

Among items of pan, supari, tobacco and beverages, an appreciable consumption of pan, bidi and chewing tobacco was recorded.

6.2. *Analysis of nutritive contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Kolar Gold Field was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups:—

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5—14 years at 2,000. Considering the nature of the jobs performed by most of the workers, which require 5 cal/kg/hour or even more, they have been grouped in the category of heavy workers. As such, men and women workers were assumed to require 3,900 and 3,000 calories per day respectively. All non-working women falling in the age-group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5—14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. of protein. Of the women between 15—54 years, one third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children up to 15 years were assumed to be 1.25 g. per day and pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 50 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The Vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., were available. However, it has been calculated, while planning low cost menus, that Re. 0.75 worth meal may provide 500 calories and 65 g. of protein. Allowing for a little profit margin for

mercial catering establishments, it has been assumed that Re. 1.00 meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

The following table gives the nutritive value of the foodstuffs consumed, on an average, by a working class family in Kolar Gold Field as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2
Nutritive value of foodstuffs consumed, on an average by a working class family

Nutrients				Quantity consumed per family per day	Quantity recommended
1				2	3
Calories	..	..	..	10,706	13,638
Protein	..	..	..	301 g.	336 g.
Fat	..	..	..	109 g.	..
Calcium	..	..	..	3.4 g.	7.1 g.
Iron	..	..	..	155 mg.	124 mg.
Vitamin A	..	..	..	4,760 i.u.	20,965 i.u.
Vitamin B1	..	..	..	6.7 mg.	6.8 mg.
Vitamin C	..	..	..	169 mg.	300 mg.
Nicotinic acid	..	..	..	58 mg.	..
Riboflavin	..	..	..	1.9 mg.	..

g. = gram

mg. = milligram

i.u. = international unit

From the above it would appear that there were deficiencies in respect of Vitamin A, Vitamin C and calcium. The consumption of calories would also appear to be on the low side. Increased intake of mixed cereals, leaf vegetables and fruits will help to overcome these deficiencies.

CHAPTER 7

BUDGETARY POSITION

7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Moreover, in the present survey only the value of articles of food, drink, tobacco and fuel and light actually consumed during the month was taken on the disbursement side and not the amount spent on the purchase of the goods as such during that particular month. Further, income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or — (Rs.)
1	2	3	4	5
Less than 30 ..	..	..	..	..
30 to less than 60 ..	..	..	..	..
60 to less than 90 ..	28.99	96.35	120.56	—24.21
90 to less than 120 ..	43.34	147.62	139.31	+8.31
120 to less than 150 ..	9.51	179.91	188.09	—8.18
150 to less than 210 ..	8.33	226.71	233.75	—7.04
210 and above ..	9.83	395.19	378.37	+16.82
Total ..	100.00	166.72	169.88	—3.16

Taking all income classes, the net balancing difference was negative (Rs. —3.16 or about 2 per cent. of the total receipts). Except for the income classes 'Rs. 90 to less than Rs. 120' and 'Rs. 210 and above' the net balancing difference was negative.

7.2. *Budgetary position by family income*

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, *i.e.*, the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families

at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7·2.

TABLE 7·2
Budgetary position by family income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family	84·09	100·85	132·50	170·95	305·76	124·95
Average monthly expenditure per family	98·60	111·41	147·13	193·11	260·34	132·54
<i>Monthly balance</i>								
Percentage of families recording surplus *to total families	12·51	22·88	3·37	2·78	7·83	49·37
Percentage of families recording deficit to total families	16·48	20·46	6·14	5·55	2·00	50·63
Average surplus (+) or deficit (—) per family	—14·51	—10·56	—14·63	—22·16	+45·42	—7·59

*Zero balance is considered as surplus.

Of the total families surveyed, 49 per cent. had balanced or surplus budgets while the remaining 51 per cent. had deficit budgets.

7·3. Budgetary position by family composition

Table 7·3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3

Budgetary position by family composition

Item	Family composition (in terms of adults/children)				
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children
1	2	3	4	5	6
Percentage of families recording surplus* to total families ..	2.37	0.59	0.92	7.48	2.22
Percentage of families recording deficit to total families ..	..	..	..	1.96	2.05
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together ..	27.98	27.32	13.89	10.32	5.58

*Zero balance is considered as surplus.

Item	Family composition (in terms of adults/children)					
	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	7	8	9	10	11	12
Percentage of families recording surplus* to total families ..	13.22	0.79	1.45	8.46	11.87	49.37
Percentage of families recording deficit to total families ..	13.53	1.07	3.83	9.86	18.33	50.63
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together ..	—0.51	6.73	—21.87	—15.79	—18.87	—7.59

*Zero balance is considered as surplus.

Taking all the families together, about 51 per cent. of the families reported deficit budget. In case of different size of families, the deficit budget was reported by families consisting of 2 adults and more than 2 children, 3 adults and 1 child, 3 adults and more than 1 child and other families.

PART II
(LEVEL OF LIVING)

CHAPTER 8

LEVEL OF LIVING

8.1. *Concept of level of living*

In part I, data have been presented mainly on the economic and material aspects of the level of living, *e.g.*, income and expenditure of working class families (as defined for the purpose of this survey) in Kolar Gold Field. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were :—

- (a) Sickness;
- (b) Education;

- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security' details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to housing, conditions of repairs, sewage and ventilation arrangements given in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in

Chapter 12 is based on the opinion of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (60 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1. General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1
Distribution of persons (aged 5 years and above) by income and educational standard

Item	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above)	201	70	271
Percentage to total	74.17	25.83	100.00
(A) <i>All persons</i>				
Percentage receiving education	20.40	31.43	23.25
Percentage not receiving education	79.60	68.57	76.75
Total	100.00	100.00	100.00
(B) <i>Children</i>				
Percentage receiving education	52.73	66.67	57.32
Percentage not receiving education	47.27	33.33	42.68
Total	100.00	100.00	100.00
<i>All persons receiving education</i>				
Percentage receiving education in primary schools	56.09	72.73	61.90
Percentage receiving education in secondary schools	39.02	13.64	30.16
Percentage receiving education in other educational institutions	4.89	13.63	7.94
Total	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and others—not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—<120		120 and above		All	
	Child- ren	Others	Child- ren	Others	Child- ren	Others	Child- ren	Others
1	2	3	4	5	6	7	8	9
Not reporting	3.85	2.24	..	..	2.86	1.73
Financial difficulties	57.69	58.96	44.44	53.85	54.29	57.80
Lack of facilities	3.85	5.97	..	2.57	2.86	5.20
Domestic difficulties	3.84	26.87	..	33.33	2.85	28.32
Attending to family enterprise
Lack of interest	7.69	5.96	11.11	2.56	8.57	5.21
Others	23.08	..	44.45	7.69	28.57	1.74
Total	100.00	100.00	100.00	100.00	100.00	100.00

Out of the total family members aged 5 years and above, about 23 per cent. were receiving education and the remaining 77 were not receiving education. The percentage of children receiving education was about 57 which showed that the families were generally keen on getting their children educated. Of the total members receiving education, about 62 per cent. were studying in primary schools, about 30 per cent. in secondary schools and the rest were receiving education in other institutions. The main reason for children and adults not receiving education was reported to be financial difficulties.

9.2. Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. The information collected revealed that of 271 total family members, only 2 persons had received or were receiving technical education and training [in carpentry, dyeing, bleaching and printing. Of the total family members, only one person was reported having skill as carpenter. Desire for technical training was not expressed by any member of the sampled families.

CHAPTER 10

SICKNESS AND TREATMENT

10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such ; they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of recovery from the sickness during the reference period only were taken into consideration.

The broad types of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type of sickness, duration, type of treatment, source of assistance and consequences on the gainfully employed members. In all, there were 22 cases of sickness reported among 327 members of the sampled families.

TABLE 10.1

Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

							Percentage of cases
(a) Type of sickness							
Dysentery, diarrhoea, stomach trouble	..	..	..	..	..	..	4.54
Fever	..	..	..	..	..	..	72.73
Smallpox, plague, cholera	..	..	..	..	..	..	..
Respiratory diseases	..	..	..	..	..	..	9.09
Cough and cold	..	..	..	..	..	..	4.55
Other diseases	..	..	..	..	..	..	9.09
Total							100.00
(b) Duration (during the reference period)							
Below 7 days	..	..	..	..	..	..	22.73
7 days to below 15 days	..	..	..	..	..	..	40.91
15 days to below 30 days	..	..	..	..	..	..	13.64
30 days to below 60 days	..	..	..	..	..	..	9.09
60 days	..	..	..	..	..	..	13.63
Total							100.00
(c) Type of treatment							
Self treatment	..	..	..	..	..	..	36.36
Ayurvedic treatment	..	..	..	..	..	..	..
Homoeopathic treatment	..	..	..	..	..	..	..
Allopathic treatment	..	..	..	..	..	..	63.64
Total							100.00
(d) Source of assistance received							
No assistance received	..	..	..	..	..	..	86.36
Friends and relatives	..	..	..	..	..	..	4.54
Money lender	..	..	..	..	..	..	..
Employer	..	..	..	..	..	..	4.55
Others	..	..	..	..	..	..	4.55
Total							100.00
(e) Consequences (for gainfully occupied members of families)							
Work and normal diet stopped	..	..	..	..	..	..	25.00
Only work stopped	..	..	..	..	..	..	25.00
Only normal diet stopped	..	..	..	..	..	..	50.00
Total							100.00

Fever accounted for about 73 per cent. of the cases of sickness. The distribution of cases by duration showed that in about 41 per cent. of the cases, the sickness lasted for 7 days to below 15 days. Allopathic treatment was taken in about 64 per cent. of the cases. In about 86 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in about 50 per cent. of the cases sickness resulted in abstention from work. The average duration of such absence was 16 days.

CHAPTER 11

HOUSING CONDITIONS

11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2. *Condition of building*

Table 11.1 shows the percentage distribution of families by general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Percentage distribution of families by general characteristics of the building in which dwellings were located

							Percentage of families
(a) Type of building							
Chawl/bustee	..	..	..	..	..	..	15.00
Flat	..	..	..	..	..	..	..
Independent building	..	..	..	..	..	..	81.67
Others	..	..	..	..	..	..	3.33
Total							100.00
(b) Ownership or type of landlord							
Employer	..	..	..	..	..	..	93.33
Self	..	..	..	..	..	..	1.67
Private	..	..	..	..	..	..	5.00
Public bodies	..	..	..	..	..	..	..
Total							100.00

TABLE 11.1—*contd.*

							Percentage of cases
(c) Type of structure							
Permanent kutcha	..	..	..	..	..	..	36.67
Permanent pucca	..	..	..	..	..	..	15.00
Temporary kutcha	..	..	..	..	..	..	16.66
Temporary pucca	..	..	..	..	..	..	30.00
Others	..	..	..	..	..	..	1.67
Total							100.00
(d) Condition of repairs							
Good	..	..	..	..	..	..	56.67
Moderately good	..	..	..	..	..	..	31.67
Bad	..	..	..	..	..	..	11.66
Total							100.00
(e) Sewage arrangements							
Satisfactory	..	..	..	..	..	..	95.00
Moderately satisfactory	..	..	..	..	..	..	..
Unsatisfactory	..	..	..	..	..	..	5.00
Total							100.00
(f) Ventilation arrangements							
No ventilation	..	..	..	..	..	..	..
<i>If ventilation:</i>							
(i) Good	..	..	..	..	..	..	88.33
(ii) Bad	..	..	..	..	..	..	3.33
(iii) Tolerable	..	..	..	..	..	..	8.34
Total							100.00

About 82 per cent. of the sampled families were living in independent buildings, 15 per cent. in chawls/bustees, and the rest had other modes of accommodation. Most of the families (about 93 per cent.) were living in buildings provided by employers and about 2 per cent. in self-owned buildings. The percentage of families living in private buildings was 5. Forty five per cent. of the families were living in pucca houses with walls built of cement, bricks, concrete or stone and about 53 per cent. in kutcha houses.

11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was

defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2
Distribution of dwellings by various characteristics

								Percentage of dwellings
(a) Number of living rooms in dwelling								
One	..	..	..	..	..	..	..	96·67
Two	..	..	..	..	..	..	..	3·33
Three	..	..	..	..	..	..	..	..
More than three	..	..	..	..	..	..	..	..
							Total	100·00
(b) Lighting type								
Electricity	..	..	..	..	..	..	..	100·00
Kerosene	..	..	..	..	..	..	..	..
							Total	100·00
(c) Provision of kitchen								
Kitchen provided	..	..	..	..	..	..	..	93·33
Where not provided, using								
(i) Room in common use with other families					..	..	..	..
(ii) Part of living room			..	..	..	..	..	6·67
(iii) Covered or uncovered verandah				..	..	..	..	..
(iv) No specific part of the house..				..	..	..	..	..
							Total	100·00
(d) Number of stores								
No store	..	..	..	..	..	..	..	95·00
One	..	..	..	..	..	..	..	5·00
More than one	..	..	..	..	..	..	..	..
							Total	100·00
(e) Provision of bath room								
No bath room provided	..	..	..	..	..	..	..	80·00
Where provided:								
(i) In individual use	..	..	..	..	..	..	..	20·00
(ii) In common use	..	..	..	..	..	..	..	..
							Total	100·00

TABLE 11.2— *contd.*

							Percentage of dwellings
(f) Provision of covered verandah							
Provided ..	..	..	..	..	..	..	33.33
Not provided ..	..	..	..	..	..	..	66.67
Total ..							100.00
(g) Source of water supply							
Tap provided:							
(i) In dwelling ..	..	..	..	..	..	..	1.67
(ii) Outside dwelling ..	..	..	..	..	..	..	96.66
Well (with or without hand pump) ..	..	..	..	..	..	..	1.67
Total ..							100.00
(h) Provision of latrine							
No latrine ..	..	..	..	..	..	..	6.67
In individual use ..	..	..	..	..	..	..	..
In common use with other families ..	..	..	..	..	..	..	93.33
Total ..							100.00
(i) Type of latrine							
Flush system ..	..	..	..	..	..	..	7.14
Septic tank system ..	..	..	..	..	..	..	..
Manually cleaned ..	..	..	..	..	..	..	92.86
Total ..							100.00

It would be seen that a majority of the families were living in dwellings having one living room with a separate kitchen, but without a separate bath room or a store room. In a majority of the dwellings there was arrangement for tap water supply though mainly outside the dwelling, and latrines cleaned manually and in common use with others.

11.4. Distance of dwelling from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
		less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6
Work-place of main earner.	..	48.33	43.33	8.34	100.00
Primary school	73.33	21.67	5.00	100.00
Medical aid centre	53.33	40.00	6.67	100.00
Hospital	20.00	60.00	20.00	100.00
Playground for children	26.67	61.67	6.66	5.00	100.00
Cinema house	16.67	56.67	26.66	100.00
Shopping centre—grocery	58.33	25.00	16.67	100.00
Shopping centre—vegetables	20.00	55.00	25.00	100.00
Employment exchange	11.67	30.00	58.33	100.00
Railway station ,	43.33	48.34	8.33	100.00
Bus stop	81.67	13.33	5.00	100.00
Post office	40.00	48.33	11.67	100.00

In a little more than 48 per cent. of cases, work-places of the main earners were at a distance of less than 1 mile and in about 43 per cent. of the cases these were at a distance of 1 mile to less than 2 miles and in the case of remaining cases the distance was two miles or more than that. Other important places of visit by workers or their families, such as school, medical aid centre, shopping centre (grocery) and bus stop were at a distance of less than 1 mile in a majority of cases. The same was the position in case of playground for children. Employment exchange, hospital, railway station, post office, shopping centre (vegetables) and cinema house were at a distance of 1 mile and above in a majority of cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories/mines. In regard to employment pattern, employment history of the members employed in registered factories/mines at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories/mines, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories/mines on the day preceding the date of survey. These included paid apprentices also.

12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the worker-members of the sampled families classified as 'Permanent' and 'Others', for a reference period of one year.

TABLE 12.1

Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked by		
	Permanent workers	Other workers	All
1	2	3	4
(a) Paid employment			
(i) in mines	94.23	..	94.23
(ii) in other establishments .. .. .	..	..	..
(b) Self employment .. .. .	..	..	..
(c) In employment but not at work	4.56	..	4.56
(d) Not in employment			
(i) but seeking work	1.21	..	1.21
(ii) and not seeking but available for work .. .. .	..	..	..
(iii) and not avail.ble for work .. .. .	..	..	..
Total	100.00	..	100.00
Total number of employees	67	..	67

While discussing the pattern of employment in the centre, it can be observed that the entire man-weeks related to permanent workers.

12.3. Condition of work-place

Table 12.2 gives the opinion of the worker-members of sampled families (excluding those who were on out-door duties) classified by industry-groups, about the condition of work-places.

TABLE 12.2

Percentage distribution of employees according to opinion expressed on condition of work-places by industry-groups

Condition of work-place	Industry-groups		
	Mining of gold and silver Ores	Rest	All
1	2	3	4
<i>Temperature, humidity and ventilation</i>			
Not reporting .. .. .	..	..	..
Uncomfortable .. .. .	..	51.24	14.28
Tolerable or comfortable .. .. .	..	45.76	85.72
Total ..	100.00	100.00	100.00
<i>Illumination</i>			
Too dark .. .. .	..	32.20	..
Too bright .. .. .	..	1.70	..
Tolerable or good .. .. .	..	66.10	100.00
Total ..	100.00	100.00	100.00
<i>Cleanliness</i>			
Dirty .. .. .	..	10.17	..
Fair or good .. .. .	..	89.83	100.00
Total ..	100.00	100.00	100.00
<i>Sitting and standing arrangement</i>			
Not reporting .. .. .	..	..	14.28
Uncomfortable .. .. .	..	13.56	..
Comfortable .. .. .	..	28.81	14.29
No particular comment .. .. .	..	57.63	71.43
Total ..	100.00	100.00	100.00
Total number of employees ..	59	7	66

12.4. Amenities provided

Relevant data collected from worker-members (excluding those whose place of work was their own residence) on welfare amenities provided within the area or premises of the mine and outside are presented in table 12.3.

TABLE 12.3

Percentage distribution of employees according to opinion expressed on amenities provided

Item	Not provided	Provided	Total	Among provided (Col. 4) considered		
				Unsatisfactory	Satisfactory	Total
1	2	3	4	5	6	7
Latrines and urinals	7.58	92.42	100.00	8.20	91.80	100.00
Bath	84.85	15.15	100.00	..	100.00	100.00
Wash places	19.70	80.30	100.00	7.55	92.45	100.00
Drinking water	6.06	93.94	100.00	3.23	96.77	100.00
Rest shelter	65.15	34.85	100.00	..	100.00	100.00
Canteen	54.55	45.45	100.00	..	100.00	100.00
Reading or recreation	48.49	51.51	100.00	..	100.00	100.00
Co-operative store and grain shop	3.03	96.97	100.00	4.69	95.31	100.00
Technical training	95.45	4.55	100.00	..	100.00	100.00
Medical facilities arranged by employers .. ..	..	100.00	100.00	4.55	95.45	100.00

12.5. Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Distribution of employees by rights and benefits under labour laws and awareness thereof

Rights and benefits	Percentage of employees by awareness			Total
	Fully aware	Partially aware	Not aware	
1	2	3	4	5
<i>Mines Act</i>				
Maximum daily hours of work at normal wages	100.00	..	..	100.00
Rates of overtime wages	66.66	13.64	19.70	100.00
Entitlement to leave with wages	83.34	6.06	10.60	100.00
Rate of leave with wages	80.31	10.60	9.09	100.00

TABLE 12.4—*contd.*

1	2	3	4	5
<i>Payment of Wages Act</i>				
Payment of wages at regular intervals	92.42	6.06	1.52	100.00
Maximum interval at which wages can be paid	50.00	13.64	26.36	100.00
Imposition of fines—deduction from wages	68.18	13.64	18.18	100.00
Procedure for complaints	75.76	9.09	15.15	100.00
<i>Maternity Benefits Act</i>				
Leave granted for confinement ..	100.00	..	..	100.00
Notice necessary for granting leave ..	100.00	..	..	100.00
Illegality of termination of service during maternity leave	100.00	..	..	100.00
Cash benefit provided during maternity leave	100.00	..	..	100.00
<i>Workmen's Compensation Act</i>				
Compensation for temporary disablement	74.24	12.12	13.64	100.00
Compensation for death due to work accident	77.27	7.58	15.15	100.00
Procedure for complaints	63.64	12.12	24.24	100.00
<i>Industrial Employment (Standing Orders) Act</i>				
Framing of procedures, for recruitment, discharge, disciplinary action, etc.	46.97	7.58	45.45	100.00
Approval of procedure	50.00	4.55	45.45	100.00
Intimation of procedures to the workers	53.03	9.09	37.88	100.00
<i>Industrial Disputes Act</i>				
Lay-off compensation	57.58	18.18	24.24	100.00
Rate of lay-off compensation	13.64	10.00	75.76	100.00
Notice of retrenchment	65.15	9.09	25.76	100.00
Retrenchment compensation	54.55	12.12	33.33	100.00
<i>Employee's Provident Funds Act and Scheme</i>				
Contribution by employer	84.85	..	15.15	100.00
Period after which the employer's contribution becomes payable	25.75	13.64	60.61	100.00
Accumulation of interest	80.20	4.55	15.15	100.00

12.6. Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Distribution of employee-members according to membership of trade unions and other details

Membership						Percentage of employee- members
1						2
No union exists	..	..	..	..	..	..
In case of a union :						
(a) Members	..	..	..	..	..	96.97
(b) Not members	..	..	..	..	..	3.03
Total						100.00
<i>Subscription paid</i>						
Not reporting or no subscription	..	..	..	..	..	..
Paying regularly	..	..	..	..	..	93.75
Not paying regularly	..	..	..	..	..	6.25
Total						100.00
<i>Rate of subscription per month</i>						
Less than Re. 0.25	..	..	..	..	..	..
Re. 0.25 to less than Re. 0.50	..	..	..	..	..	100.00
Re. 0.50 and above	..	..	..	..	..	..
Total						100.00

Most of the employee-members (about 97 per cent.) were reported to be members of trade unions. Of these, about 94 per cent. were paying their subscription regularly. The rate of subscription in all cases was Re. 0·25 to less than Re. 0·50 per month.

12·7. *Length of service*

Some information was also collected on the total length of service of each worker-member in the particular establishment in which he was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the periods of discontinuities. On the basis of this information, the distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12·6

TABLE 12·6.

Percentage distribution of employee-members by industries according to length of service

Length of service	Industry-groups		
	Mining of Gold and Silver Ores	Rest	All
1	2	3	4
Less than 1 year	1·67	..	1·50
1 year to less than 5 years ..	16·67	..	14·92
5 years to less than 10 years ..	16·66	28·57	17·91
10 years to less than 20 years ..	38·33	42·86	38·80
20 years and above	26·67	28·57	26·87
Total ..	100·00	100·00	100·00
Number of employees ..	59	7	66

By and large, the employee-members of the sampled families constituted a stable labour force.

12·8. *Service conditions*

In regard to service conditions, information was obtained on shift working, rest-interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of worker-members, including paid apprentices, employed in registered mines on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12·7 shows the relevant data collected on service conditions.

TABLE 12·7

Percentage distribution of employee-members by industries and service conditions

Service condition				Industry-groups		
				Mining of Gold and Silver Ores	Rest	All
1				2	3	4
<i>Shift-working</i>						
Day .. ..	..	..	..	53·33	100·00	58·21
Night.. ..	..	..	..	3·33	..	2·98
Evening ..	..	..	..	3·34	..	2·99
Rotation ..	..	..	..	40·00	..	35·82
Total	..	..	..	100·00	100·00	100·00
<i>Daily rest-interval</i>						
No rest interval ..	..	..	..	76·67	28·57	71·64
Half an hour or less ..	..	..	..	3·33	42·86	7·46
More than half an hour ..	..	..	..	20·00	28·57	20·90
Total	..	..	..	100·00	100·00	100·00

TABLE 12.7—*contd.*

	1	2	3	4
<i>Pay-period</i>				
Weekly
Fortnightly	33.33	..	29.85
Monthly	66.67	100.00	70.15
Others
Total	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>				
Not reporting	1.67	..	1.50
0 day	23.33	..	20.90
1 to 10 days	1.66	..	1.49
11 to 15 days	36.67	42.86	37.31
16 days and above	36.67	57.14	38.80
Total	100.00	100.00	100.00

Taking all industries together, nearly 36 per cent. of the worker-members were in shifts by rotation. The percentage of worker-member in day shifts was about 58. About 3 per cent. of worker-members were in evening shifts, i.e. from about 4 p.m. to 12 midnight covering a good part of the night and about 3 per cent. in night shifts. About 21 per cent. of the worker-members reported that they were enjoying rest-interval of more than half an hour and a little more than 7 per cent. of the worker-members enjoyed rest interval of half an hour or less. As regards pay-period, a majority of the worker-members (about 70 per cent.) were being paid monthly. The percentage of workers-members paid fortnightly was about 30. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey showed that nearly 39 per cent. of the worker-members enjoyed leave for 16 days and more, about 37 per cent. between 11 and 15 days and a little more than 1 per cent. between 1 and 10 days. About 21 per cent. of the worker-members reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the worker-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.9. *Social security benefits*

Data were also collected on social security benefits, e.g. Provident Fund enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8

Distribution of employee-members by social security benefits

Provident Fund Scheme						Percentage of employee- members
1						2
No arrangement	..	..	..	..	..	..
If arrangement :						
(A) Contributing	..	..	..	..	..	100.00
(B) Not contributing	..	..	..	..	..	..
(a) Not eligible	..	..	..	..	..	..
(b) Not interested	..	..	..	..	..	..
Total						100.00

All the employee-members were reported to be contributing to Provident Funds account either under the Employees' Provident Fund Scheme or under voluntary Provident Fund Schemes introduced by the employers. The Employees' State Insurance Scheme covering sickness, work injury and maternity benefits was not extended to this centre.

Apart from Provident Fund Schemes, information on other social security benefits voluntarily given by the employers, e.g., gratuity was also sought. As for gratuity, 66 out of a total of 68 employee-members reported of the provision of such system in the establishments where they were employed. Two scales of gratuity were reported to be 15 days' wage per year of service and 13 days' wage per year of service. Pension or any other benefit was not reported by any employee-member.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts both on family account and enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

3.2. *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13. 1.

TABLE 13.1

A. Average amount (Rs.) of savings and assets per reporting family by income classes

Savings/Assets				Monthly family income class (Rs.)			
				<60	60—<120	120 and above	All
1				2	3	4	5
<i>Average amount per reporting family (Rs.)</i>							
Savings	451.27	1,092.08	579.43
Assets	116.40	362.92	165.70
Total	567.67	1,455.00	745.13

TABLE 13.1—*contd.***B. Percentage distribution of savings and assets by form and income classes**

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
(i) Savings				
(a) On family account				
Life insurance premium paid
Provident fund—own contribution	39.77	37.54	38.90
Provident fund—employer's contribution	39.73	37.52	38.86
Total	79.50	75.06	77.76
(b) On enterprise and other purposes account				
..
(ii) Assets				
(a) On family account				
Land	2.94	7.67	4.79
Building	2.11	..	1.29
Jewellery and ornaments	11.38	12.46	11.80
Others	4.07	4.81	4.36
Total	20.50	24.94	22.24
(b) On enterprise and other purposes account				
..
Grand Total	100.00	100.00	100.00
Total number of reporting families	48	12	60

The amount of savings and assets per reporting family worked out to Rs. 579 and Rs. 166 respectively giving a total of Rs. 745. Thus, savings formed about 78 per cent. and assets about 22 per cent. of the total amount of savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

13.3. *Extent of savings and assets*

Table 13.2 gives frequency distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Account of savings and assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Nil	2.08	..	1.67
Less than Rs. 200	16.67	8.33	15.00
Rs. 200 to below Rs. 500	22.92	..	18.33
Rs. 500 to below Rs. 1,500	58.33	58.34	58.33
Rs. 1,500 to below Rs. 2,500	16.67	3.33
Rs. 2,500 to below Rs. 3,500	8.33	1.67
Rs. 3,500 to below Rs. 4,500	8.33	1.67
Rs. 4,500 and above
Total	100.00	100.00	100.00

About 7 per cent. of the families reported savings and assets of Rs. 1,500 and above, about 58 per cent. of the families reported savings and assets of Rs. 500 to less than Rs. 1,500 and about 33 per cent. of less than Rs. 500. Only about 2 per cent. of the families had no savings and assets.

13.4. *Possession of durable articles and livestock*

In addition to savings and assets, data were collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non possession of such articles etc., Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account,

TABLE 13-3

*Number of families possessing selected durable articles and live-stock
and number of articles, etc., possessed*

Durable articles and live-stock					Number of families reporting possession of articles, etc.	Percen- tage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1					2	3	4	5
Table	..	..	..	..	4	6.67	4	1.00
Chair	..	..	..	..	6	10.00	12	2.00
Clock, time-piece	..	..	..	..	8	13.33	8	1.00
Cot	..	..	..	..	12	20.00	14	1.17
Chouki	..	..	..	..	4	6.67	7	1.75
Gramophono	..	..	..	..	1	1.67	1	1.00
Fountain pen	..	..	..	..	25	41.67	47	1.88
Wrist watch	..	..	..	..	12	20.00	16	1.33
Bicycle	..	..	..	..	2	3.33	2	1.00
Cow, buffalo, she-goat	..	..	..	..	5	8.33	6	1.20

It would appear from the above table that the possession of some what costly durable articles such as clock/time-piece, wrist watch, etc., was not very uncommon among the working class families surveyed.

13.5. *Extent of indebtedness*

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13-4

Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Less than Rs. 50
Rs. 50 to less than Rs. 100	2.56	14.29	4.35
Rs. 100 to less than Rs. 150	10.26	..	8.69
Rs. 150 to less than Rs. 250	30.77	..	26.09
Rs. 250 to less than Rs. 500	38.46	28.57	36.6
Rs. 500 to less than Rs. 1,000	15.39	42.86	19.56
Rs. 1,000 to less than Rs. 2,000	2.56	14.28	4.35
Rs. 2,000 and above
Total	100.00	100.00	100.00
Total number of families reporting debt	39	7	46

Taking all families together, about 26 per cent. of the families reported debt of Rs. 150 to less than Rs. 250, about 37 per cent. of Rs. 250 to less than Rs. 500, about 20 per cent. of Rs. 500 to less than Rs. 1,000 and about 4 per cent. of Rs. 1,000 to less than Rs. 2,000.

13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans				Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1				2	3	4
(A) On family account						
Festival	..	..	..	10.87	8.47	10.38
Marriage	..	..	..	34.78	32.20	34.94
Child birth	..	..	..	2.18	5.08	3.29
Funeral	..	..	..	2.17	1.70	2.31
Sickness	..	..	..	2.17	5.08	2.13
Education	..	..	..	4.35	3.39	4.32
Unemployment or lay-off	..	..	..	..	..	..
Current deficit	..	..	..	39.14	40.68	37.44
Inherited debt	..	..	..	..	..	..
Others	..	..	..	2.17	1.70	2.88
Total				97.83	98.30	97.69
(B) On enterprise and other purposes account						
Building	..	..	..	..	..	..
Purchase of other assets	..	..	..	..	..	..
Cultivation	..	..	..	2.17	1.70	2.31
Total				2.17	1.70	2.31
Grand Total				100.00	100.00	100.00
Absolute Total				46	59	17,345 (Rs)

Out of the total of 60 sampled families, 46 or about 77 per cent. reported debt on the date of survey. Out of the families reporting debt, about 98 per cent. had taken loans on 'family account' and the remaining about 2 per cent. on 'enterprise and other purposes account'.

13.7. Source and terms of loans

Table 13.6 gives percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Provident Fund	..	..	..	..	..	Not reporting	64.41
Co-operative Society	3.39	No security	76.27	No interest	5.08		
				Less than 6%	5.08	Weekly	..
Employer	..	Ornaments & jewellery	11.86	6% to less than 12½%	27.12	Monthly	8.48
Money lender	.. 37.29			12½% to less than 25%	1.70	Quarterly	5.08
Shopkeeper	.. 1.69	Others	11.87	25% to less than 50%	13.56	Yearly	22.03
Friends and relatives	.. 57.63			50% and above	46.46	Others	..
Total	100.00		100.00		100.00		100.00

About 58 per cent. of the loans were taken from friends and relatives and about 37 per cent. from moneylenders. About 76 per cent. of the loans were taken against no security. Interest at the rate of less than 6 per cent. was paid in the case of about 5 per cent. of the loans, 6 per cent. to less than 12½ per cent. was paid in the case of about 27 per cent. of the loans, and 25 per cent. to less than 50 per cent. in the case of about 14 per cent. of the loans. About 22 per cent. of the loans were to be repaid in yearly instalments.

CHAPTER 14

SOME IMPORTANT FINDINGS

14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Kolar Gold Field centre to about 14 thousands. The estimated number of employees in these families was about 17 thousand. Of the total families 2 per cent. consisted of single member, 13 per cent. of two to three members, 28 per cent. of four to five members, 33 per cent. of six to seven members and the remaining consisted of more than 7 members. By family type, about 47 per cent. consisted of husband, wife and children. Others in order were those consisting of husband, wife, children and other members (36 per cent.); unmarried earner and other members (5 per cent.); unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere (2 per cent.); husband and wife (1 per cent.) and rest (9 per cent.)

The average size of the family was 5.99 persons. Of these, 1.14 were earners, 0.01 earning dependant and 4.84 non-earning dependants. Of the earners, 1.11 were men and 0.03 woman. About 87 per cent. of the families had only one income recipient. On an average, a family had 4.83 dependants living with it and 0.05 dependants living elsewhere.

The average monthly income worked out to Rs. 124.95 per family and Rs. 20.88 per capita. The largest number of families (about 43 per cent.) of the total came within the income class 'Rs. 90 to less than Rs. 120' and their average income per family was Rs. 100.85. About 10 per cent. of the families had an income of Rs. 210 and above per month with an average of Rs. 305.76.

Of the average monthly income of Rs. 124.95 per family, income from paid employment accounted for Rs. 122.27 or 98 per cent., self employment reduced the income by Re. 0.15 and income from 'other sources' such as rent from land, house, pension, cash assistance, gifts, concession, etc., accounted for Rs. 2.83 or 2 per cent. Men contributed the largest amount to the average monthly family income.

The average monthly expenditure for current living was Rs. 132·54 per family, Rs. 22·09 per capita and Rs. 28·31 per adult consumption unit. The average expenditure per capita and per adult consumption unit did not vary much from the overall average in the different income classes, except in the highest income class.

Of the total monthly expenditure of Rs. 132·54 per family, consumption expenditure accounted for Rs. 123·28, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 73·45 or 60 per cent. of the consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Kolar Gold Field revealed that there were deficiencies in respect of caloric consumption, Vitamin 'A', Vitamin 'C' and Calcium. Increased intake of mixed cereals, leafy vegetables and fruits will help to overcome these deficiencies.

14·2. *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects.

Among industrial workers at Kolar Gold Field centre, about 44* per cent. of all members (aged 5 years and above) were illiterate and about 49* per cent. had received education upto or below primary standard. During the period of survey, about 23 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 57. The main reasons for children and adults not receiving education was reported to be financial difficulties.

Fever accounted for about 73 per cent. of the cases of sickness. Allopathic treatment was taken in about 64 per cent. of the cases.

About 82 per cent. of the sampled families were living in independent buildings. The accommodation occupied by them generally consisted of one living room with a separate kitchen but without a separate bath room and store room. In a majority of the dwelling there was arrangement for tap water supply though mainly outside the dwelling and latrines

*Estimated figure.

cleaned manually and in common use with others. Important places usually visited by the working class families for their essential needs and amenities, such as school, medical aid centre, shopping centre (grocery) and bus stop were in a majority of cases at a distance of less than one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in mines. About 84 per cent. of the employee-members had a length of service of 5 years or more in the same establishment. About 36 per cent. of the worker-members were working in different shifts by rotation and about 58 per cent. in day shifts. About 21 per cent. of the employee-members were enjoying a daily rest-interval of more than half an hour. A majority (about 70 per cent.) of the employee-members were being paid monthly. About 21 per cent. of the employee-members reported that they had not enjoyed paid earned leave. All the employee-members were contributing to Provident Fund account either under the Employees' Provident Fund Scheme or under voluntary schemes introduced by the employers.

Savings formed about 78 per cent. and assets about 22 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to about Rs. 579 and Rs. 166 respectively. Roughly 7 per cent. of the families reported savings and assets of Rs. 1,500 and above.

About 77 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on family account and the more important purposes for taking loans were marriage and meeting current deficit.

APPENDIX I

List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59

A. *Factory Centres*

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar
28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

B. *Mining Centres*

33. Jharia
34. Kodarma
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

C. *Plantation Centres*

41. Labac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chikmagalur
49. Ammathi
50. Mundakkayam

APPENDIX II

Average monthly expenditure—item-wise—per family

Item	Single-member families		All member families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(A) CONSUMPTION EXPENDITURE				
FOOD, BEVERAGES, ETC.				
<i>Cereals and products</i>				
Rice	4	14.50	179	29.24
Wheat	1	0.67	85	1.96
Wheat atta	1	1.30	2	0.07
Ragi	1	0.37	146	6.24
Ragi atta .. .. .	..	..	3	0.14
Chira, muri, khoi, lawa .. .. .	..	..	6	0.10
Other rice products .. .. .	..	..	45	0.96
Maida .. .. .	..	..	1	0.01
Suji, rawa .. .. .	..	..	1	0.00
Bread .. .. .	..	..	1	0.10
Grinding charges, etc. .. .. .	..	..	85	0.28
Sub-total: cereals and products	4	16.84	179	39.10
<i>Pulses and products</i>				
Arhar	4	1.77	177	3.28
Gram .. .. .	..	..	32	0.15
Moong .. .. .	..	..	6	0.03
Masur .. .. .	..	..	5	0.01
Urd .. .. .	..	..	16	0.07
Pea .. .. .	..	..	7	0.02
Other pulses .. .. .	..	..	1	0.01
Pulse products .. .. .	..	..	2	0.01
Sub-total: pulses and products	4	1.77	179	3.58
<i>Oil seeds, oils and fats</i>				
Gingelly oil .. .. .	..	..	42	0.52
Groundnut oil	4	1.57	137	2.15
Vanaspatti .. .. .	..	..	6	0.14
Margarine .. .. .	..	..	1	0.03
Oilseeds .. .. .	..	..	2	0.02
Sub-total: oils seeds, oils and fats	4	1.57	179	2.86

APPENDIX II—*contd.*

1				2	3	4	5
<i>Meat, fish and eggs</i>							
Goat meat	..	..	..	4	5.99	84	2.43
Beef	..	..	..	1	0.35	70	1.79
Mutton	..	..	..	..	..	25	0.84
Pork	..	..	..	..	..	3	0.02
Poultry	..	..	..	..	..	7	0.12
Fresh fish	..	..	..	..	..	38	0.40
Dry fish	..	..	..	..	..	54	0.36
Eggs—hen	..	..	..	..	..	12	0.09
Eggs—duck	..	..	..	..	..	7	0.03
Sub-total: meat, fish and eggs	..			4	6.34	170	6.08
<i>Milk and products</i>							
Milk—cow	..	..	..	1	1.86	102	2.43
Curd	..	..	..	..	..	5	0.03
Lassi	..	..	..	..	..	2	0.01
Ghee—cow	..	..	..	..	..	12	0.18
Ghee—buffalo	..	..	..	..	..	1	0.02
Butter	..	..	..	..	..	3	0.02
Other milk and milk products	..			..	..	1	0.00
Sub-total: milk and products	..			1	1.86	104	2.69
<i>Condiments and spices</i>							
Salt	..	..	..	4	0.15	175	0.28
Turmeric	..	..	..	4	0.12	175	0.28
Chillies—green	..	..	..	..	..	25	0.05
Chillies—dry	..	..	..	4	0.63	174	1.85
Tamarind	..	..	..	4	0.28	172	0.56
Onion	..	..	..	4	0.34	175	0.56
Garlic	..	..	..	2	0.07	171	0.37
Coriander	..	..	..	4	0.22	175	0.78
Ginger	..	..	..	..	..	10	0.01
Pepper	..	..	..	..	..	78	0.11
Mothi	..	..	..	1	0.04	41	0.04
Saffron	..	..	..	..	..	1	0.00
Mustard	..	..	..	4	0.12	165	0.17
Jira	..	..	..	4	0.15	175	0.24
Mixed spices	..	..	..	..	..	14	0.03
Other spices and condiments	..			..	..	2	0.00
Sub-total: condiments and spices	..			4	2.10	179	5.31

APPENDIX II--*contd.*

1	2	3	4	5
<i>Vegetables and products</i>				
Potato	3	0.73	157	1.14
Muli, turnip, radish .. .. .	..	..	44	0.14
Carrot, beet .. .. .	..	..	8	0.03
Arum .. .. .	..	..	15	0.04
Other root vegetables .. .. .	..	..	2	0.01
Brinjal	2	0.46	168	0.95
Cauliflower .. .. .	..	..	3	0.02
Cabbage .. .. .	..	..	20	0.08
Ladies finger .. .. .	..	..	91	0.33
Tomato	2	0.63	153	0.91
Cucumber .. .. .	..	..	1	0.00
Pumpkin .. .. .	..	..	3	0.01
Gourd .. .. .	..	..	1	0.00
Karela .. .. .	..	..	6	0.01
Bean .. .. .	..	..	122	0.46
Other non-leafy vegetables .. .. .	..	..	13	0.03
Amaranth, chalai .. .. .	..	..	77	0.29
Other leafy vegetables .. .. .	..	..	8	0.03
Pickles and preservatives .. .. .	..	..	3	0.01
Other vegetable products .. .. .	..	..	2	0.00
Sub-total: vegetables and products ..	3	1.82	178	4.49
<i>Fruits and products</i>				
Banana, plantain .. .. .	..	..	50	0.15
Orange .. .. .	..	..	13	0.06
Mango .. .. .	..	..	1	0.00
Coconut	4	0.49	177	1.05
Apple .. .. .	..	..	3	0.09
Other fruits .. .. .	..	..	13	0.06
Other fruit products .. .. .	..	..	2	0.01
Sub-total: fruits and products ..	4	0.49	177	1.42

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Sugar, honey, etc.</i>					
Sugar—crystal	29	0.23
Sugar—deshi	15	0.13
Gur	4	1.35	158	2.02
Honey	2	0.01
Sub-total: sugar, honey, etc.	4	1.35	160	2.39
<i>Non-alcoholic beverages</i>					
Tea leaf	1	0.13	12	0.09
Coffee powder or seed	2	0.66	152	1.04
Sub-total: non-alcoholic beverages	3	0.79	156	1.13
<i>Prepared meals, etc.</i>					
Meals	3	0.64
Snack saltish	4	3.79	135	1.61
Snack sweet	34	0.43
Hot drink tea	4	2.85	145	1.58
Hot drink coffee	22	0.14
Sub-total: prepared meals, etc.	4	6.44	160	4.40
<i>Pan, supari, etc.</i>					
Pan leaf	102	0.39
Pan finished	2	0.00
Supari	103	0.51
Lime	71	0.02
Sub-total: pan, supari, etc.	106	0.92
<i>Tobacco and products</i>					
Bidi	3	2.90	104	1.54
Cigarette	1	0.96	32	0.80
Cigar, cheroot	1	0.02
Chewing tobacco	36	0.17
Leaf tobacco	26	0.13
Snuff	16	0.08
Sub-total: tobacco and products	4	3.86	164	2.74

APPENDIX II—*contd.*

1	2	3	4	5
Alcoholic beverages				
Country liquor	1	0.85	29	0.89
Refined liquor (brandy, whisky, etc.) ..	..	..	1	0.14
Sub-total: alcoholic beverages ..	1	0.85	30	1.03
Total: food, beverages, etc. ..	4	46.08	179	78.14
(i) Food	4	41.37	179	73.45
(ii) Tobacco, pan, supari and intoxicants ..	..	4.71	..	4.69
FUEL AND LIGHT				
Firewood and chips	4	2.92	178	5.91
Coal and coke .. ..	..	..	1	0.04
Saw dust .. ..	..	..	3	0.03
Kerosene oil—fuel .. ..	..	..	3	0.04
Kerosene oil—lighting	4	0.47	171	0.85
Electricity—lighting .. ..	..	..	3	0.10
Dung cake .. ..	..	..	5	0.02
Charcoal .. ..	..	..	1	0.00
Electric bulb .. ..	..	..	2	0.07
Candle .. ..	..	..	12	0.02
Match box	4	0.50	176	0.59
Total: fuel and light	4	3.89	178	7.67
HOUSING				
<i>Rent for housing, etc.</i>				
Residential house-rent	3	4.84	160	4.19
House rent—owned/free	1	0.17	18	1.11
Sub-total: rent for housing, etc. ..	4	5.01	178	5.21
<i>House repairs and upkeep</i>				
White washing .. ..	..	..	2	0.02
Others .. ..	..	..	1	0.02
Sub-total: house repairs and upkeep ..	..	..	3	0.04
<i>Furniture, etc.</i>				
Bedstead, cot .. ..	..	..	1	0.12
Mat, mattress, durrie .. ..	..	..	16	0.21
Chair .. ..	..	..	1	0.01
Others .. ..	..	..	1	0.00
Sub-total: furniture, etc. ..	..	..	17	0.34

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Household appliances</i>					
Box, trunk	2	0.06
Utensil—earthenware	61	0.20
Utensil—aluminium	6	0.17
Utensil—copper	2	0.25
Utensil—brass	4	0.26
Glassware	4	0.02
Bucket	1	0.02
Broom	75	0.10
Lock	4	0.01
Rope, string	1	0.01
Cutlery	1	0.00
Lantern, lamp	2	0.01
Household tools	1	0.00
Other household appliances	1	0.00
Repair and maintenance of household appliances	4	0.05
Sub-total: household appliances	92	1.16
<i>Household services</i>					
Domestic servant, ayah	1	0.02
Cook	1	0.05
Sweeper	1	0.00
Others	1	0.02
Sub-total: household services	4	0.09
Total: housing	4	5.01	178	6.84
CLOTHING, BEDDING, ETC.					
<i>Ready made clothing</i>					
Dhoti	7	0.69
Half pants	1	0.00
Shirt, kamiz, kurta	1	0.05
Coat, overcoat	1	0.18
Gauji, banian	7	0.09
Sari	24	3.59
Chaddar, angabastram	1	0.01
Towel	19	0.20
Handkerchief	1	0.00
Longcloth	2	0.10
Sub-total: ready made clothing	35	4.91

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Non-readymade clothing</i>					
Dhoti	4	0.09
Lungi	2	0.05
Trousers	7	0.28
Half-pants	7	0.09
Waist coat, jacket, jawahar coat	1	0.03
Bush shirt	3	0.04
Shirt, kamiz, kurta	25	1.43
Sari	6	0.45
Blouse, choli	19	0.46
Chemise	1	0.04
Bodice, brassiers	1	0.01
Frocks	15	0.68
Under garments (underwear, langot, etc.)	3	0.05
Towel	1	0.01
Handkerchief	1	0.00
Sweater, pull over	2	0.07
Wool	2	0.26
Longcloth	12	0.57
Mulmul	2	0.02
Other shirting and coating	15	0.82
Other cloth	12	0.54
Sub-total: non-readymade clothing	54	5.99
<i>Headwear</i>					
Turban	1	0.00
Cap	1	0.01
Others	8	0.01
Sub-total : headwear	10	0.02
<i>Bedding</i>					
Bed sheet	12	0.26
Blanket, rug	7	0.35
Others	1	0.09
Sub-total: bedding	16	0.70

APPENDIX II—*contd.*

1	2	3	4	5
Footwear				
Shoes .. .. .	..	..	9	0.40
Sandals .. .. .	..	..	7	0.25
Chappals .. .. .	..	..	5	0.11
Slippers .. .. .	..	..	4	0.09
Socks .. .. .	..	..	2	0.01
Sub-total: footwear .. ..	..	..	24	0.86
Miscellaneous				
Laundry	1	0.99	6	0.13
Washerman	1	0.35	21	0.21
Washing soap	3	0.57	178	1.90
Tailoring, mending, darning .. ..	..	..	35	0.84
Others .. .. .	..	..	2	0.00
Repair and maintenance of footwear .. ..	..	..	8	0.08
Sub-total: miscellaneous	4	1.91	179	3.16
Total: clothing, bedding, etc.	4	1.91	179	15.64
MISCELLANEOUS				
Medical care				
Doctor's fee .. .. .	..	..	1	0.03
Medicine .. .. .	..	..	30	1.13
Others .. .. .	..	..	3	0.05
Sub-total: medical care .. ..	..	..	32	1.21
Personal care				
Hair oil, pomade, hair cream	4	0.54	178	1.28
Barber	3	0.79	174	1.44
Snow, face cream, wax, etc. .. ..	..	..	8	0.05
Toilet soap	4	0.59	157	0.63
Soap-nut .. .. .	..	..	118	0.21
Comb, hairbrush .. .. .	..	..	32	0.03
Mirror .. .. .	..	..	5	0.03
Face powder .. .. .	..	..	17	0.13
Tooth paste .. .. .	..	..	3	0.02
Tooth powder .. .. .	..	..	11	0.02
Tooth brush .. .. .	..	..	1	0.00
Blade .. .. .	..	..	39	0.06
Razor .. .. .	..	..	1	0.00
Others .. .. .	..	..	1	0.00
Sub-total: personal care	4	1.92	179	3.90

APPENDIX II—*contd.*

1	2	3	4	5
<i>Education and reading</i>				
School and college fees .. ..	..	..	53	0.73
Books—school .. ..	..	..	16	0.41
Books—general .. ..	..	..	8	0.03
Stationery—all kinds .. ..	..	..	2	0.00
Private tuition .. ..	..	..	1	0.04
Newspaper .. ..	..	..	5	0.05
Periodical and journal .. ..	..	..	4	0.04
Library charges .. ..	..	..	1	0.00
Others .. ..	..	..	7	0.05
Sub-total: education and reading ..	..	..	71	1.35
<i>Recreation, etc.</i>				
Cinema	2	0.91	110	1.15
Toy .. ..	..	..	2	0.01
Pet animal and bird purchase, etc. ..	..	..	2	0.02
Photographic expenses .. ..	..	..	1	0.02
Radio .. ..	..	..	1	0.12
Club fees and other club expenses ..	..	..	23	0.06
Others .. ..	..	..	1	0.01
Sub-total : recreation, etc. ..	2	0.91	113	1.39
<i>Transport, etc.</i>				
Rail .. ..	..	..	41	1.55
Bus .. ..	..	..	28	0.26
Tram .. ..	..	..	1	0.01
Rickshaw .. ..	..	..	1	0.01
Bullock cart .. ..	..	..	1	0.00
Horse cab .. ..	..	..	2	0.01
Bicycle hire .. ..	..	..	1	0.01
Expenditure on telephone .. ..	..	..	1	0.01
Postage (including telegram and money order)	1	0.10	42	0.16
Sub-total: transport, etc. ..	1	0.10	84	2.02
<i>Subscription, etc.</i>				
Trade union	3	0.21	149	0.30
Religious (including priests)	1	0.04	43	0.29
Gift and charity	2	0.08	78	2.56
Ceremonials not elsewhere covered ..	..	..	1	0.01
Sub total: subscription, etc. ..	4	0.33	160	3.16

APPENDIX II—*contd.*

	1	2	3	4	5	
<i>Personal effects and other miscellaneous expenses</i>						
Ornament—glass	9	0·11	
Fountain pen	9	0·10	
Umbrella	5	0·17	
Hand sticks	2	0·00	
Repair and maintenance	1	0·02	
Pocket expenses not elsewhere covered	25	1·31	
Other miscellaneous expenses	13	0·25	
Sub-total: personal effects, etc.	47	1·96	
Total: miscellaneous	3·26	..	14·99	
Total : CONSUMPTION EXPENDITURE	60·15	..	123·28	
(B) NON-CONSUMPTION EXPENDITURE						
<i>Taxes</i>						
Income tax	1	0·02	
Municipal tax	1	0·00	
Sub-total: taxes	2	0·02	
<i>Interest, litigation, etc.</i>						
Interest paid on loan	1	3·08	115	7·89
Expenditure on litigation	1	0·03
Remittances	1	4·33	12	1·32
Sub-total: interest, litigation, etc.	2	7·41	120	9·24
<i>Savings and investments</i>						
Ornaments—gold	1	0·17
Ornaments—silver	1	0·09
Live-stock	1	0·12
Land and building	4	1·43
Provident fund contribution	4	3·94	178	4·61
Loan advanced	1	0·92
Shares and securities	5	0·72
Others	51	5·56
Sub-total: savings and investments	4	3·94	178	13·62

APPENDIX II—*concl'd.*

	1	2	3	4	5
<i>Debts repaid</i>					
Debts repaid	1	8.95	101	23.72	
Sub-total: debts repaid	1	8.95	101	23.72	
Total: NON-CONSUMPTION EXPENDITURE .. ..	..	20.30	..	46.60	

SUMMARY

(a) *Consumption expenditure*

Food	4	41.37	179	73.45
Tobacco, pan, supari and intoxicants ..	..	4.71	..	4.69
Fuel and light	4	3.89	178	7.67
Housing	4	5.01	178	6.84
Clothing, bedding, etc.	4	1.91	179	15.64
Miscellaneous .. ..	..	3.26	..	14.99
Total .. ..	..	60.15	..	123.28

(b) *Non-consumption expenditure*

Taxes, interest and litigation .. ..	..	3.08	..	7.94
Remittances to dependants .. ..	..	4.33	..	1.32
Savings and investments	4	3.94	178	13.62
Debts repaid	1	8.95	101	23.72
Total .. ..	..	20.30	..	46.60

